
Workpapers - 2022 Financial Year

HB Super

Preparer: Steven Lee

Reviewer: Sandra Lee

Printed: 14 October 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$276.15)	(\$135.65)	103.58%	Completed
23900	Dividends Received	(\$37,719.40)	(\$29,186.16)	29.24%	Completed
24200	Contributions		(\$24,377.58)	100%	Completed
24700	Changes in Market Values of Investments	(\$337,006.36)	(\$329,825.88)	2.18%	Completed
24800	Changes in Market Values of Other Assets	(\$284.65)	(\$465.50)	(38.85)%	Completed
25000	Interest Received	(\$28,694.27)	(\$17,389.32)	65.01%	Completed
28000	Property Income	(\$49,716.65)	(\$52,028.22)	(4.44)%	Completed
30100	Accountancy Fees	\$1,095.00	\$1,490.00	(26.51)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
31500	Bank Charges		\$0.03	100%	Completed
33400	Depreciation	\$663.04	\$828.80	(20)%	Completed
41600	Pensions Paid	\$50,145.00	\$36,790.00	36.3%	Completed
41930	Property Expenses - Agents Management Fees	\$2,939.25	\$3,224.55	(8.85)%	Completed
41960	Property Expenses - Council Rates	\$3,621.08	\$3,527.24	2.66%	Completed
41980	Property Expenses - Insurance Premium	\$1,687.93	\$1,761.27	(4.16)%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
42020	Property Expenses - Land Tax	\$1,202.64	\$2,421.07	(50.33)%	Completed
42040	Property Expenses - Pest Control		\$242.00	100%	Completed
42060	Property Expenses - Repairs Maintenance	\$515.00	\$3,329.00	(84.53)%	Completed
42090	Property Expenses - Stationery, Phone and Postage		\$35.80	100%	Completed
42150	Property Expenses - Water Rates	\$2,104.30	\$1,414.47	48.77%	Completed
48500	Income Tax Expense	\$14,764.38	\$7,937.53	86.01%	Completed
49000	Profit/Loss Allocation Account	\$374,150.86	\$389,697.55	(3.99)%	Completed
50000	Members	(\$4,344,083.31)	(\$3,969,932.45)	9.42%	Completed
60400	Bank Accounts	\$1,829,120.13	\$102,285.38	1688.25%	Completed
60800	Term Deposits		\$1,669,171.00	100%	Completed
68000	Sundry Debtors		\$1,720.09	100%	Completed
76550	Plant and Equipment (at written down value) - Unitised	\$2,652.16	\$3,315.20	(20)%	Completed
77200	Real Estate Properties (Australian - Residential)	\$1,825,000.00	\$1,400,000.00	30.36%	Completed
77600	Shares in Listed Companies (Australian)	\$699,534.70	\$791,441.24	(11.61)%	Completed
78200	Units in Listed Unit Trusts (Australian)	\$6,222.62	\$7,127.72	(12.7)%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
85000	Income Tax Payable /Refundable	\$11,423.40	\$4,648.39	145.75%	Completed
86000	PAYG Payable	(\$963.00)	(\$893.00)	7.84%	Completed
88000	Sundry Creditors		(\$284.65)	100%	Completed
89000	Deferred Tax Liability/Asset	(\$28,906.70)	(\$8,598.92)	236.17%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23800 - Distributions Received

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SCG.AX1	Scentre Group	(\$276.15)	(\$135.65)	103.58%
TOTAL		CY Balance	LY Balance	
		(\$276.15)	(\$135.65)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- SCG_Issuer_Annual_Tax_Statement_2022_03_31.pdf [SCG.AX1](#)

Standard Checklist

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

HB Super Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Received	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
Units in Listed Unit Trusts (Australian)																
SCG.AX Scentre Group																
31/08/2021	135.66						S									0.00
28/02/2022	140.49						S									0.00
30/06/2022	0.00	57.58	0.00	90.76	24.68	0.00	I	0.00	0.00	0.00	18.38	0.70	0.00	0.00	109.43	192.10
	276.15	57.58	0.00	90.76	24.68	0.00		0.00	0.00	0.00	18.38	0.70	0.00	0.00	109.43	192.10
<i>Net Cash Distribution:</i>	276.15															
	276.15	57.58	0.00	90.76	24.68	0.00		0.00	0.00	0.00	18.38	0.70	0.00	0.00	109.43	192.10

HB Super Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
TOTAL	276.15	57.58	0.00	90.76	24.68	0.00		0.00	0.00	0.00	18.38	0.70	0.00	0.00	109.43	192.10

Total Distributed Gains

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

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	57.58	0.00	90.76	0.00	148.34	24.68	173.02

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

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

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

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

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

2022 TAX STATEMENT

022611 000 SCG



ECONOTECH PTY LTD
 <HB SUPER A/C>
 UNIT 2 38 ALBERT ROAD
 STRATHFIELD NSW 2135

31 March 2022

SCG Holder No: HIN WITHHELD

Attribution Managed Investment Trust Member Annual Tax Statement for the 30 June 2022 Year

Part A: 2022 tax return (supplementary section) items for a resident individual

This Statement includes all distributions paid by the entities in Scentre Group (consisting of Scentre Group Limited, Scentre Group Trust 1, Scentre Group Trust 2 and Scentre Group Trust 3) in respect of the period 1 July 2021 to 30 June 2022.

	SGL	SGT1	SGT2	SGT3	Tax Return Label
Tax Return - Income Section					
Dividends - franked	\$56.00			\$1.55	11T
Franking credit	\$24.00			\$0.66	11U
TFN amounts withheld	\$0.00			\$0.00	11V
Tax Return - Supplementary Section					
Non-primary production income					
- Share of net income from trusts		\$46.22	\$44.54		13U
- Franked distributions from trusts		\$0.05	Nil		13C
Share of franking credits from franked distributions		\$0.02	Nil		13Q
TFN amounts withheld		\$0.00	\$0.00		13R
Total current year capital gains - grossed up		Nil	Nil		18H
Net capital gain		Nil	Nil		18A
Assessable foreign source income		\$9.34	\$9.74		20E
Other net foreign source income		\$9.34	\$9.74		20M
Foreign income tax offsets		\$0.32	\$0.38		20O

AMIT Cost Base Adjustments	SGT1	SGT2
AMIT cost base net amount - excess (reduce cost base)	\$54.03	\$55.40
AMIT cost base net amount - shortfall (increase cost base)	Nil	Nil

Use only this Tax Statement to complete your 2022 Tax Return, it includes all distributions/dividends paid by the entities in Scentre Group that should be included in your 2022 Tax Return.

Please retain this statement for income tax purposes

The information shown on this statement is also reported to the Australian Taxation Office. This Tax Statement should be read in conjunction with the 2022 Scentre Group Tax Return Guide, which is available on the Scentre Group website at <http://www.scentregroup.com/investors/taxation-information>

2022 TAX SUMMARY

022611 000 SCG
 ECONOTECH PTY LTD
 <HB SUPER A/C>
 UNIT 2 38 ALBERT ROAD
 STRATHFIELD NSW 2135

31 March 2022

SCG Holder No: HIN WITHHELD

Net Distribution/Dividend Amount for the 12 months to 30 June 2022	Scentre Group Limited	Scentre Group Trust 1	Scentre Group Trust 2	Scentre Group Trust 3	Total
Distribution/Dividend paid 31 August 2021	\$0.00	\$67.83	\$67.83	\$0.00	\$135.66
Distribution/Dividend paid 28 February 2022	\$56.00	\$41.47	\$41.47	\$1.55	\$140.49
Total Gross Distribution/Dividend	\$56.00	\$109.30	\$109.30	\$1.55	\$276.15
Taxes Withheld					
TFN amounts withheld	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fund Payment					
Withholding tax - (non-residents only)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Non-resident interest/dividend withholding tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net Cash Distribution/Dividend	\$56.00	\$109.30	\$109.30	\$1.55	\$276.15
Total Tax Attribution Amount		\$55.27	\$53.90		\$109.17

Part B: Components of Distribution/Dividend Tax Attribution Amounts

	(\$)	(\$)	(\$)	(\$)
Australian Income - Dividends				
Dividends - franked	\$56.00			\$1.55
Australian Income - Trust Distributions				
Interest		\$0.08	\$10.41	
Dividend - franked		\$0.03	Nil	
Other income		\$46.14	\$34.13	
Total Non-primary production income		\$46.25	\$44.54	
Capital Gains - discount method (50%) (TAP)		Nil	Nil	
Total Net Capital Gains		Nil	Nil	
AMIT CGT Gross up amount		Nil	Nil	
Total Current year capital gains		Nil	Nil	
Foreign Income				
Assessable foreign source income		\$9.02	\$9.36	
Total Tax Attribution Amount		\$55.27	\$53.90	
Franking Credits	\$24.00	\$0.02	Nil	\$0.66
Foreign income tax offsets		\$0.32	\$0.38	

Please retain this statement for income tax purposes

The information shown on this statement is also reported to the Australian Taxation Office.

23900 - Dividends Received

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA.AXW	Commonwealth Bank Of Australia.	(\$9,708.75)	(\$6,420.72)	51.21%
COL.AX	Coles Group Limited.	(\$1,469.49)	(\$1,457.45)	0.83%
EDV.AX	Endeavour Group Limited	(\$390.00)		100%
FMG.AX	Fortescue Metals Group Ltd	(\$12,028.50)	(\$10,003.50)	20.24%
NAB.AX	National Australia Bank Limited	(\$3,065.78)	(\$1,448.40)	111.67%
SGR.AX	The Star Entertainment Group Limited		(\$129.47)	100%
SUN.AX	Suncorp Group Limited	(\$1,393.02)	(\$706.32)	97.22%
TAH.AX	Tabcorp Holdings Limited	(\$517.72)	(\$287.62)	80%
VUK.AX	Virgin Money Uk Plc	(\$38.15)		100%
WBC.AX	Westpac Banking Corporation	(\$3,132.69)	(\$2,304.21)	35.96%
WES.AX	Wesfarmers Limited	(\$4,095.30)	(\$4,408.47)	(7.1)%
WOW.AX	Woolworths Group Limited	(\$1,880.00)	(\$2,020.00)	(6.93)%
TOTAL		CY Balance	LY Balance	
		(\$37,719.40)	(\$29,186.16)	

Supporting Documents

- Investment Income Comparison Report [Report](#)
- SCG_Payment_Advice_2021_08_31 (1).pdf
- NAB_Payment_Advice_2021_07_02.pdf
- EDV_Dividend_Advice_2021_09_22 (1).pdf
- TAH_Dividend_Advice_2022_03_17.pdf
- COL_Payment_Advice_2021_09_28.pdf
- Dividend Reconciliation Report [Report](#)
- FMG_Dividend_Advice_2022_03_30.pdf
- WBC_Dividend_Advice_2021_12_21 (1).pdf
- TAH_Dividend_Advice_2021_09_17 (1).pdf
- COL_Payment_Advice_2022_03_31.pdf
- CBA_Dividend_Advice_2022_03_30.pdf

- VUK_Payment_Advice_2022_03_11.pdf
- NAB_Payment_Advice_2021_12_15 (1).pdf
- EDV_Dividend_Advice_2022_03_28.pdf
- SCG_Payment_Advice_2022_02_28.pdf
- WES_Capital_Return_2021_12_02.pdf
- WES_Payment_Advice_2022_03_30.pdf
- SUN_Dividend_Advice_2021_09_22 (1).pdf
- CBA_Dividend_Advice_2021_09_29.pdf
- WOW_Dividend_Advice_2021_10_08 (1).pdf
- WES_Payment_Advice_2021_10_07.pdf
- SUN_Dividend_Advice_2022_04_01 (1).pdf
- Link_DIV001_Interactive.pdf
- FMG_Dividend_Advice_2021_09_30 (1).pdf
- WOW_Dividend_Advice_2022_04_13 (1).pdf

Standard Checklist

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

HB Super Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
CBA.AX Commonwealth Bank Of Australia.										
29/09/2021	5,178.00	0.00	5,178.00	2,219.14						
30/03/2022	4,530.75	0.00	4,530.75	1,941.75						
	9,708.75	0.00	9,708.75	4,160.89						
COL.AX Coles Group Limited.										
28/09/2021	674.52	0.00	674.52	289.08						
31/03/2022	794.97	0.00	794.97	340.70						
	1,469.49	0.00	1,469.49	629.78						
EDV.AX Endeavour Group Limited										
22/09/2021	140.00	0.00	140.00	60.00						
28/03/2022	250.00	0.00	250.00	107.14						
	390.00	0.00	390.00	167.14						
FMG.AX Fortescue Metals Group Ltd										
30/09/2021	8,545.50	0.00	8,545.50	3,662.36						
30/03/2022	3,483.00	0.00	3,483.00	1,492.71						
	12,028.50	0.00	12,028.50	5,155.07						

HB Super Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
NAB.AX National Australia Bank Limited										
02/07/2021	1,448.40	0.00	1,448.40	620.74						
15/12/2021	1,617.38	0.00	1,617.38	693.16						
	3,065.78	0.00	3,065.78	1,313.90						
SUN.AX Suncorp Group Limited										
22/09/2021	941.76	0.00	941.76	403.61						
01/04/2022	451.26	0.00	451.26	193.40						
	1,393.02	0.00	1,393.02	597.01						
TAH.AX Tabcorp Holdings Limited										
17/09/2021	268.45	0.00	268.45	115.05						
17/03/2022	249.27	0.00	249.27	106.83						
	517.72	0.00	517.72	221.88						
VUK.AX Virgin Money Uk Plc										
11/03/2022	11.48	11.48	0.00	0.00						
21/06/2022	26.67	26.67	0.00	0.00						
	38.15	38.15	0.00	0.00						

WBC.AX Westpac Banking Corporation

HB Super Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
21/12/2021	1,553.40	0.00	1,553.40	665.74						
24/06/2022	1,579.29	0.00	1,579.29	676.84						
	3,132.69	0.00	3,132.69	1,342.58						
WES.AX Wesfarmers Limited										
07/10/2021	2,168.10	0.00	2,168.10	929.19						
30/03/2022	1,927.20	0.00	1,927.20	825.94						
	4,095.30	0.00	4,095.30	1,755.13						
WOW.AX Woolworths Group Limited										
08/10/2021	1,100.00	0.00	1,100.00	471.43						
13/04/2022	780.00	0.00	780.00	334.29						
	1,880.00	0.00	1,880.00	805.72						
	37,719.40	38.15	37,681.25	16,149.10						

HB Super Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	37,719.40	38.15	37,681.25	16,149.10						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	38.15	J
Franked Dividends	37,681.25	K
Franking Credits	16,149.10	L

HB Super Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
CBA.AX	Commonwealth Bank Of Australia.	29/09/2021	5,178.00	2,219.14	29/09/2021	17/08/2021	2,589.00	2,589.00	2.0000	5,178.00	2,219.14
CBA.AX	Commonwealth Bank Of Australia.	30/03/2022	4,530.75	1,941.75	30/03/2022	16/02/2022	2,589.00	2,589.00	1.7500	4,530.75	1,941.75
COL.AX	Coles Group Limited.	28/09/2021	674.52	289.08	28/09/2021	26/08/2021	2,409.00	2,409.00	0.2800	674.52	289.08
COL.AX	Coles Group Limited.	31/03/2022	794.97	340.70	31/03/2022	03/03/2022	2,409.00	2,409.00	0.3300	794.97	340.70
EDV.AX	Endeavour Group Limited	22/09/2021	140.00	60.00	22/09/2021	01/09/2021	2,000.00	2,000.00	0.0700	140.00	60.00
EDV.AX	Endeavour Group Limited	28/03/2022	250.00	107.14	28/03/2022	01/03/2022	2,000.00	2,000.00	0.1250	250.00	107.14
FMG.AX	Fortescue Metals Group Ltd	30/09/2021	8,545.50	3,662.36	30/09/2021	06/09/2021	4,050.00	4,050.00	2.1100	8,545.50	3,662.35
FMG.AX	Fortescue Metals Group Ltd	30/03/2022	3,483.00	1,492.71	30/03/2022	28/02/2022	4,050.00	4,050.00	0.8600	3,483.00	1,492.71
NAB.AX	National Australia Bank Limited	02/07/2021	1,448.40	620.74	02/07/2021	13/05/2021	2,414.00	2,414.00	0.6000	1,448.40	620.74
NAB.AX	National Australia Bank Limited	15/12/2021	1,617.38	693.16	15/12/2021	15/11/2021	2,414.00	2,414.00	0.6700	1,617.38	693.16
SUN.AX	Suncorp Group Limited	22/09/2021	941.76	403.61	22/09/2021	13/08/2021	1,962.00	1,962.00	0.4800	941.76	403.61
SUN.AX	Suncorp Group Limited	01/04/2022	451.26	193.40	01/04/2022	14/02/2022	1,962.00	1,962.00	0.2300	451.26	193.40
TAH.AX	Tabcorp Holdings Limited	17/09/2021	268.45	115.05	17/09/2021	25/08/2021	3,835.00	3,835.00	0.0700	268.45	115.05
TAH.AX	Tabcorp Holdings Limited	17/03/2022	249.27	106.83	17/03/2022	22/02/2022	3,835.00	3,835.00	0.0650	249.28	106.83
VUK.AX	Virgin Money Uk Plc	11/03/2022	11.48	0.00	11/03/2022	10/02/2022	603.00	603.00	0.0190	11.48	0.00
VUK.AX	Virgin Money Uk Plc	21/06/2022	26.67	0.00	21/06/2022	19/05/2022	603.00	603.00	0.0442	26.66	0.00
WBC.AX	Westpac Banking Corporation	21/12/2021	1,553.40	665.74	21/12/2021	05/11/2021	2,589.00	2,589.00	0.6000	1,553.40	665.74
WBC.AX	Westpac Banking Corporation	24/06/2022	1,579.29	676.84	24/06/2022	19/05/2022	2,589.00	2,589.00	0.6100	1,579.29	676.84
WES.AX	Wesfarmers Limited	07/10/2021	2,168.10	929.19	07/10/2021	01/09/2021	2,409.00	2,409.00	0.9000	2,168.10	929.18
WES.AX	Wesfarmers Limited	30/03/2022	1,927.20	825.94	30/03/2022	22/02/2022	2,409.00	2,409.00	0.8000	1,927.20	825.94

HB Super Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data				ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
WOW.AX	Woolworths Group Limited	08/10/2021	1,100.00	471.43	08/10/2021	02/09/2021	2,000.00	2,000.00	0.5500	1,100.00	471.43
WOW.AX	Woolworths Group Limited	13/04/2022	780.00	334.29	13/04/2022	03/03/2022	2,000.00	2,000.00	0.3900	780.00	334.29
			37,719.40	16,149.10					13.5533	37,719.40	16,149.08
Units in Listed Unit Trusts (Australian)											
SCG.AX	Scentre Group	31/08/2021	135.66		31/08/2021	13/08/2021	1,938.00	1,938.00	0.0700	135.66	0.02
SCG.AX	Scentre Group	28/02/2022	140.49		28/02/2022	14/02/2022	1,938.00	1,938.00	0.0725	140.50	24.67
SCG.AX	Scentre Group	30/06/2022	0.00	24.68							
			276.15	24.68					0.1425	276.16	24.69
			37,995.55	16,173.78					13.6958	37,995.56	16,173.77

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

Payment Advice



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:

Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

ECONOTECH PTY LTD <HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW
2560

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 29 September 2021
Record Date: 18 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$2.00	2,589	\$0.00	\$5,178.00	\$5,178.00	\$2,219.14
			Less Withholding Tax		\$0.00	
			Net Amount		AUD 5,178.00	
			Represented By:			
			Direct Credit amount		AUD 5,178.00	

BANKING INSTRUCTIONS

The amount of AUD 5,178.00 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

TRUSTEE FOR HB SUPER A/C
BSB: 302-985 **ACC:** ****1619

DIRECT CREDIT REFERENCE NO.: 1263384258

FRANKING INFORMATION

Franked Rate per Share	\$2.00
Franking Percentage	100%
Company Tax Rate	30%

New Zealand Imputation Credit in NZD

\$258.90

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.10 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



032739 000 COL



ECONOTECH PTY LTD
<HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Update your information:



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



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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	COL
TFN/ABN Status	Quoted
Record Date	27 August 2021
Payment Date	28 September 2021
Direct Credit Ref. No.	1094567

Dividend Statement — Final Dividend

The statement below represents your final dividend for the year ended 27 June 2021.

The final dividend of 28 cents per share is payable on ordinary shares registered in your name and entitled to participate as at the Record Date 27 August 2021. For income tax purposes the dividend is fully franked (100 per cent) at the tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary shares	A\$0.28	2,409	A\$674.52	A\$0.00	A\$674.52
Net Payment					A\$674.52
Franking Credit					A\$289.08

Important Notes

- You should retain this statement to assist you in preparing your tax return.
- Non-resident shareholders – the franked amount is not subject to withholding tax. As there is no unfranked amount, there is no withholding tax on this dividend.

Your Payment Instruction

BANK OF WESTERN AUSTRALIA LTD	
BSB	302-985
Account number	XXX19
Amount Deposited	A\$674.52



013852 000 COL



ECONOTECH PTY LTD
<HB SUPER A/C>
UNIT 2 38 ALBERT ROAD
STRATHFIELD NSW 2135

Update your information:



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



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

Enquiries:



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

Holder Identification Number (HIN)

X 0051633750

ASX Code	COL
TFN/ABN Status	Quoted
Record Date	4 March 2022
Payment Date	31 March 2022
Direct Credit Ref. No.	1087604

Dividend Statement — Interim Dividend

The statement below represents your interim dividend for the half-year ended 2 January 2022.

The interim dividend of 33 cents per share is payable on ordinary shares registered in your name and entitled to participate as at the Record Date 4 March 2022. For income tax purposes the dividend is fully franked (100 per cent) at the tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary shares	A\$0.33	2,409	A\$794.97	A\$0.00	A\$794.97
Net Payment					A\$794.97
Franking Credit					A\$340.70

Important Notes

- You should retain this statement to assist you in preparing your tax return.
- Non-resident shareholders – the franked amount is not subject to withholding tax. As there is no unfranked amount, there is no withholding tax on this dividend.

Your Payment Instruction

SUNCORP BANK LTD	
BSB	484-799
Account number	55185319
Amount Deposited	A\$794.97

Payment Advice



ENDEAVOUR GROUP LIMITED

ABN: 77 159 767 843

ECONOTECH PTY LTD <HB SUPER A/C>

7 PHILLIP STREET
CAMPBELLTOWN NSW
2560

All Registry communications to:

C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **EDV**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 22 September 2021
Record Date: 02 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
EDV - ORDINARY SHARES	\$0.07	2,000	\$0.00	\$140.00	\$140.00	\$60.00
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 140.00	
		Represented By:				
		Direct Credit amount			AUD 140.00	

BANKING INSTRUCTIONS

The amount of AUD 140.00 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

HB SUPER
BSB: 302-985 ACC: *1619

DIRECT CREDIT REFERENCE NO.: 1266299451

FRANKING INFORMATION

Franked Rate per Share	\$0.07
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



All Registry communications to:

Endeavour Group Limited
Locked Bag A14, Sydney South NSW 1235
Telephone: + 61 1300 420 545
ASX Code: **EDV**
Email: endeavour@linkmarketservices.com.au
Website: www.endeavourgroup.com.au

ENDEAVOUR GROUP LIMITED

ABN: 77 159 767 843

ECONOTECH PTY LTD <HB SUPER A/C>
UNIT 2 38 ALBERT ROAD
STRATHFIELD NSW
2135

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 28 March 2022
Record Date: 02 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
EDV - ORDINARY SHARES	\$0.125	2,000	\$0.00	\$250.00	\$250.00	\$107.14
				Less Withholding Tax		\$0.00
				Net Amount		AUD 250.00
				Represented By:		
				Direct Credit amount		AUD 250.00

BANKING INSTRUCTIONS

The amount of AUD 250.00 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

HB SUPER
BSB: 302-985 ACC: *1619

DIRECT CREDIT REFERENCE NO.: 1273675047

FRANKING INFORMATION

Franked Rate per Share	\$0.125
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



FORTESCUE METALS GROUP LTD

ABN: 57 002 594 872

ECONOTECH PTY LTD <HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW
2560

All Registry communications to:

Fortescue Metals Group Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **FMG**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 30 September 2021
Record Date: 07 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
FMG - ORDINARY FULLY PAID SHARES	\$2.11	4,050	\$0.00	\$8,545.50	\$8,545.50	\$3,662.36
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 8,545.50	
		Represented By:				
		Direct Credit amount			AUD 8,545.50	

BANKING INSTRUCTIONS

The amount of AUD 8,545.50 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

THE TRUSTEE HB SUPER
BSB: 302-985 ACC: **1619**

DIRECT CREDIT REFERENCE NO.: 1267442266

FRANKING INFORMATION

Franked Rate per Share	\$2.11
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



FORTESCUE METALS GROUP LTD

ABN: 57 002 594 872

ECONOTECH PTY LTD <HB SUPER A/C>
UNIT 2 38 ALBERT ROAD
STRATHFIELD NSW
2135

All Registry communications to:
Fortescue Metals Group Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **FMG**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 30 March 2022
Record Date: 01 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
FMG - ORDINARY FULLY PAID SHARES	\$0.86	4,050	\$0.00	\$3,483.00	\$3,483.00	\$1,492.71
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 3,483.00	
		Represented By:				
		Direct Credit amount			AUD 3,483.00	

BANKING INSTRUCTIONS

The amount of AUD 3,483.00 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

THE TRUSTEE HB SUPER
BSB: 302-985 ACC: ****1619

DIRECT CREDIT REFERENCE NO.: 1273106213

FRANKING INFORMATION

Franked Rate per Share	\$0.86
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Company or Trust in which investment is held – THIS MUST BE COMPLETED

COMMONWEALTH BANK AUSTRALIA

Full Name(s) of Registered Holding

ECONOTECH PTY LTD

Account Designation

HB SUPER

Registered Address

UNIT 2 38 ALBERT ROAD
 STRATHFIELD
 NSW Postcode 2 1 3 5

**Securityholder Reference Number (SRN)
 Or Holder Identification Number (HIN)**

0 0 5 1 6 3 3 7 5 0

A REQUEST FOR DIRECT CREDIT OF PAYMENTS

Please use a BLACK pen. Print CAPITAL letters inside the combed boxes below.

A B C 1 2 3

Insert details of your Australian Financial Institution, Branch and Account into which you wish to have your payments made. This request will not cancel any reinvestment plan participation (if any) unless we receive specific instructions from you. A detailed payment advice will be provided for each payment.

A direct credit request form is required for each holding.

Name(s) in which your account is held

H B S U P E R

BSB Number (must be 6 digits)

484 799

Account Number

0 5 5 1 8 5 3 1 9

Name of Financial Institution

S U N C O R P B A N K

Branch Suburb/Town

B U R W O O D N S W

B SIGNATURE(S) OF SECURITYHOLDER(S) – THIS MUST BE COMPLETED

Securityholder 1 (Individual)

BParker

Sole Director and Sole Company Secretary/Director (delete one)

Joint Securityholder 2 (Individual)

BParker

Director/Company Secretary (delete one)

Joint Securityholder 3 (Individual)

Signing Instructions: This form should be signed by the securityholder. If a joint holding, all securityholders should sign. If signed by the securityholder's attorney, the power of attorney must have been previously noted by the registry or a certified copy attached to this form. If executed by a company, the form must be executed in accordance with the company's constitution and the Corporations Act 2001 (Cth) (or for New Zealand companies, the Companies Act 1993).

Date

11 / 03 / 2022

Personal Information Collection Notification Statement: Link Group advises that personal information it holds about you (including your name, address, date of birth and details of the financial assets) is collected by Link Group organisations to administer your investment. Personal information is held on the public register in accordance with Chapter 2C of the Corporations Act 2001. Some or all of your personal information may be disclosed to contracted third parties, or related Link Group companies in Australia and overseas. Your information may also be disclosed to Australian government agencies, law enforcement agencies and regulators, or as required under other Australian law, contract, and court or tribunal order. For further details about our personal information handling practices, including how you may access and correct your personal information and raise privacy concerns, visit our website at www.linkmarketservices.com.au for a copy of the Link Group condensed privacy statement, or contact us by phone on +61 1800 502 355 (free call within Australia) 9am–5pm (Sydney time) Monday to Friday (excluding public holidays) to request a copy of our complete privacy policy.



2021 Interim Dividend Statement

044488 000 NAB
ECONOTECH PTY LTD
<HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 2 July 2021
Record Date 14 May 2021
TFN/ABN status Quoted
ASX code NAB
Direct Credit Reference No. 1028573

Interim Dividend for the year ending 30 September 2021

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
2,414	60 cents	\$0.00	\$1,448.40	\$620.74

Dividend Summary

2,414 shares x 60 cents = \$1,448.40

Payment details

The cash dividend amount of \$1,448.40 has been credited to:

BANK OF WESTERN AUSTRALIA LTD
BSB: 302-985 ACC: *1619

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount

\$1,448.40



2021 Final Dividend Statement

043530 000 NAB
ECONOTECH PTY LTD
<HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 15 December 2021
Record Date 16 November 2021
TFN/ABN status Quoted
ASX code NAB
Direct Credit Reference No. 520989

Final Dividend for the year ended 30 September 2021

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
2,414	67 cents	\$0.00	\$1,617.38	\$693.16

Dividend Summary

2,414 shares x 67 cents = \$1,617.38

Payment details

The cash dividend amount of \$1,617.38 has been credited to:

BANK OF WESTERN AUSTRALIA LTD
BSB: 302-985 ACC: *1619

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand tax resident shareholders

New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.01 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

The aggregate of the dividend amount together with the attached New Zealand imputation credits is NZ\$1,699.26.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount

\$1,617.38

010114 000 SCG



ECONOTECH PTY LTD
 <HB SUPER A/C>
 7 PHILLIP STREET
 CAMPBELLTOWN NSW 2560

Holder No: HIN WITHHELD
 Payment Date: 31 August 2021
 Record Date: 16 August 2021
 Six Months Ended: 30 June 2021
 TFN / ABN: Quoted

Scentre Group Distribution/Dividend Advice - June 2021

Scentre Group Trust 1 and Scentre Group Trust 2 Distributions

	Class description	No. of securities at record date	Distribution per unit	Gross distribution	*Australian tax withheld	Net distribution
SGT1	SCG	1,938	\$0.0350	\$67.83	\$0.00	\$67.83
SGT2	SCG	1,938	\$0.0350	\$67.83	\$0.00	\$67.83

Scentre Group Limited Dividend and Scentre Group Trust 3 Distribution

No dividend will be paid by SGL for the period ended 30 June 2021.

No distribution will be paid by SGT3 for the period ended 30 June 2021.

Total Distribution & Dividend

Class description	No. of securities at record date	Total distribution & dividend per security	Total gross distribution & dividend	*Total Australian tax withheld	Total net distribution & dividend	Franking credit
SCG	1,938	\$0.0700	\$135.66	\$0.00	\$135.66	\$0.00

* See note on the back of this page.

Important information is also contained on the back of this page

Direct Credit Instructions

The total net payment amount has been paid in accordance with your instructions shown below.

Amount: \$135.66
 Date: 31 August 2021
 Details: BANK OF WESTERN AUSTRALIA LTD
 BSB: XXX-XXX
 Account number: XXX19

*** Australian Tax Withheld:**

Australian resident securityholders are subject to withholding tax at 47% on:

- i) for SGT1 and SGT2 - the higher of the gross distribution and estimated taxable income; and
- ii) for SGL / SGT3 - the unfranked amount of the dividend / distribution

where no Tax File Number (TFN), exemption or Australian Business Number (ABN) has been provided to the Registry.

Non-resident securityholders are subject to Australian withholding tax on the Australian interest income amount and the Fund Payment amount of the SGT1 and SGT2 distributions and on the unfranked portion of the dividend from SGL/distribution from SGT3 unless an exemption has been recorded or to the extent the unfranked portion of the dividend/distribution is declared to be conduit foreign income.

The Australian interest income amount and Fund Payment amount of the SGT1 and SGT2 distributions are determined by the Responsible Entity at the time of the distributions in accordance with the requirements of the Australian taxation law. These amounts may be more than or less than the gross distribution amount for each Trust.

Details of the Fund Payment amount for each distribution are available on the Scentre Group website:

<http://www.scentregroup.com/investors/taxation-information>

New Zealand Dollar Payments:

Securityholders can elect to have distributions paid in NZ dollars directly into a NZ dollar bank or other financial institution account. To update your direct credit instructions, please contact Computershare Investor Services via www.investorcentre.com/au

Direct Credit Payments:

If payment cannot be made to the direct credit instruction overleaf, a cheque will be sent to your registered address by the end of September 2021.

THIS DISTRIBUTION SHOULD BE INCLUDED IN YOUR TAX RETURN FOR THE YEAR ENDING 30 JUNE 2022

The components of this distribution for taxation purposes, including any non-assessable amounts, will be advised in the 2022 Annual Tax Statement which will be sent to securityholders in March 2022

003726 000 SCG



ECONOTECH PTY LTD
 <HB SUPER A/C>
 UNIT 2 33-39 ALBERT ROAD
 STRATHFIELD NSW 2135

Holder No: HIN WITHHELD
 Payment Date: 28 February 2022
 Record Date: 15 February 2022
 Six Months Ended: 31 December 2021
 TFN / ABN: Quoted

Scentre Group Distribution/Dividend Advice - December 2021

Scentre Group Trust 1 and Scentre Group Trust 2 Distributions

	Class description	No. of securities at record date	Distribution per unit	Gross distribution	*Australian tax withheld	Net distribution
SGT1	SCG	1,938	\$0.0214	\$41.47	\$0.00	\$41.47
SGT2	SCG	1,938	\$0.0214	\$41.47	\$0.00	\$41.47

Scentre Group Limited Dividend and Scentre Group Trust 3 Distribution

The SGL dividend and SGT3 distribution franking percentage is 100%.

The applicable general company tax rate used in determining the franking credit is 30%.

	Class description	No. of securities at record date	Dividend per security	Franked amount	Unfranked amount - CFI	Gross dividend	*Australian tax withheld	Net dividend
SGL	SCG	1,938	\$0.0289	\$56.00	\$0.00	\$56.00	\$0.00	\$56.00
SGT3	SCG	1,938	\$0.0008	\$1.55	\$0.00	\$1.55	\$0.00	\$1.55

Total Distribution & Dividend

Class description	No. of securities at record date	Total distribution & dividend per security	Total gross distribution & dividend	*Total Australian tax withheld	Total net distribution & dividend	Franking credit
SCG	1,938	\$0.0725	\$140.49	\$0.00	\$140.49	\$24.66

* See note on the back of this page.

Important information is also contained on the back of this page

Direct Credit Instructions

The total net payment amount has been paid in accordance with your instructions shown below.

Amount: \$140.49
 Date: 28 February 2022
 Details: BANK OF WESTERN AUSTRALIA LTD
 BSB: XXX-XXX
 Account number: XXX19

*** Australian Tax Withheld:**

Australian resident securityholders are subject to withholding tax at 47% on:

- i) for SGT1 and SGT2 - the higher of the gross distribution and estimated taxable income; and
- ii) for SGL / SGT3 - the unfranked amount of the dividend / distribution

where no Tax File Number (TFN), exemption or Australian Business Number (ABN) has been provided to the Registry.

Non-resident securityholders are subject to Australian withholding tax on the Australian interest income amount and the Fund Payment amount of the SGT1 and SGT2 distributions and on the unfranked portion of the dividend from SGL/distribution from SGT3 unless an exemption has been recorded or to the extent the unfranked portion of the dividend/distribution is declared to be conduit foreign income.

The Australian interest income amount and Fund Payment amount of the SGT1 and SGT2 distributions are determined by the Responsible Entity at the time of the distributions in accordance with the requirements of the Australian taxation law. These amounts may be more than or less than the gross distribution amount for each Trust.

Details of the Fund Payment amount for each distribution are available on the Scentre Group website:

<http://www.scentregroup.com/investors/taxation-information>

New Zealand Dollar Payments:

Securityholders can elect to have distributions paid in NZ dollars directly into a NZ dollar bank or other financial institution account. To update your direct credit instructions, please contact Computershare Investor Services via www.investorcentre.com/au

Direct Credit Payments:

If payment cannot be made to the direct credit instruction overleaf, a cheque will be sent to your registered address by the end of March 2022.

THIS DISTRIBUTION SHOULD BE INCLUDED IN YOUR TAX RETURN FOR THE YEAR ENDING 30 JUNE 2022

The components of this distribution for taxation purposes, including any non-assessable amounts, will be advised in the 2022 Annual Tax Statement which will be sent to securityholders in March 2022

2021 ANNUAL REPORT

The 2021 Annual Report for Scentre Group Limited (the Scentre Group report) was lodged with the Australian Securities Exchange on 23 February 2022 and is available at <https://www.scentregroup.com/investors/annual-reports>. The report for each of Scentre Group Trust 1, Scentre Group Trust 2, and Scentre Group Trust 3, will be lodged with the Australian Securities Exchange by the end of March 2022. These reports will be available on the Scentre Group website at <https://www.scentregroup.com/investors/annual-reports> on the same date.

Payment Advice



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **SUN**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

SUNCORP GROUP LIMITED

ABN: 66 145 290 124

ECONOTECH PTY LTD <HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW
2560

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 22 September 2021
Record Date: 16 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SUN - ORDINARY SHARES	\$0.48	1,962	\$0.00	\$941.76	\$941.76	\$403.61
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 941.76	
		Represented By:				
		Direct Credit amount			AUD 941.76	

BANKING INSTRUCTIONS

The amount of AUD 941.76 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

THE TRUSTEE HB SUPER
BSB: 302-985 ACC: ****1619

DIRECT CREDIT REFERENCE NO.: 1262997583

FRANKING INFORMATION

Franked Rate per Share	\$0.48
Franking Percentage	100%
Company Tax Rate	30%

The dividend consists of a 40 cent final dividend per ordinary fully paid share, and an 8 cent special dividend per ordinary fully paid share.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **SUN**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

SUNCORP GROUP LIMITED

ABN: 66 145 290 124

ECONOTECH PTY LTD <HB SUPER A/C>
UNIT 2 38 ALBERT ROAD
STRATHFIELD NSW
2135

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 01 April 2022
Record Date: 15 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SUN - ORDINARY SHARES	\$0.23	1,962	\$0.00	\$451.26	\$451.26	\$193.40
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 451.26	
		Represented By:				
		Direct Credit amount			AUD 451.26	

BANKING INSTRUCTIONS

The amount of AUD 451.26 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

THE TRUSTEE HB SUPER
BSB: 302-985 ACC: ****1619

DIRECT CREDIT REFERENCE NO.: 1271652116

FRANKING INFORMATION

Franked Rate per Share	\$0.23
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: +61 1300 665 661
ASX Code: **TAH**
Email: tabcorp@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

TABCORP HOLDINGS LIMITED

ABN: 66 063 780 709
ECONOTECH PTY LTD <HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW
2560

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 17 September 2021
Record Date: 26 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TAH - ORDINARY FULLY PAID	\$0.07	3,835	\$0.00	\$268.45	\$268.45	\$115.05
			Less Withholding Tax			\$0.00
			Net Amount			AUD 268.45
			Represented By:			
			Direct Credit amount			AUD 268.45

BANKING INSTRUCTIONS

The amount of AUD 268.45 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

ECONOTECH PTY LTD
BSB: 302-985 ACC: ****1619

DIRECT CREDIT REFERENCE NO.: 1265197284

FRANKING INFORMATION

Franked Rate per Share	\$0.07
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: +61 1300 665 661
ASX Code: **TAH**
Email: tabcorp@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

TABCORP HOLDINGS LIMITED

ABN: 66 063 780 709

ECONOTECH PTY LTD <HB SUPER A/C>
UNIT 2 38 ALBERT ROAD
STRATHFIELD NSW
2135

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 17 March 2022
Record Date: 23 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TAH - ORDINARY FULLY PAID	\$0.065	3,835	\$0.00	\$249.27	\$249.27	\$106.83
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 249.27	
		Represented By:				
		Direct Credit amount			AUD 249.27	

BANKING INSTRUCTIONS

The amount of AUD 249.27 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

ECONOTECH PTY LTD
BSB: 302-985 ACC: ****1619

DIRECT CREDIT REFERENCE NO.: 1272601708

FRANKING INFORMATION

Franked Rate per Share	\$0.065
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

005832 000 VUK



ECONOTECH PTY LTD
<HB SUPER A/C>
UNIT 2 33-39 ALBERT ROAD
STRATHFIELD NSW 2135

Update your information:



Online:
www.computershare.com.au/easyupdate/VUK



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

Enquiries:

(within Australia) 1800 764 308
(international) +61 3 9415 4142

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VUK
TFN/ABN Status	Not Required
Record Date	11 February 2022
Payment Date	11 March 2022
Direct Credit Reference No.	885018

Final Dividend

Dear CDI holder,

The details below represent payment of the final dividend of GBP£0.01 per Chess Depository Interest (CDI) for the year ended 30 September 2021, payable on 11 March 2022, on the undermentioned holding of CDIs registered in your name on 11 February 2022.

Please log into www.computershare.com.au/easyupdate/VUK in order to update your TFN, banking details, or other details online.

Class Description	Amount per CDI (GBP)	Number of CDIs	Gross Payment (GBP)
VUK CDIs	£0.01	603	£6.03
			Less non resident withholding tax
			£0.00
			Net Payment (GBP£)
			£6.03
			Net Payment (AUD\$)
			\$11.48

The UK Pound Sterling conversion rate to Australian Dollar as at 11:00am (GMT) on 14 February 2022 was GBP£1.00 = AUD\$1.9040

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

Your Payment Instruction

BANK OF WESTERN AUSTRALIA LTD
BSB: 302-985 Account number: XXX19

Amount Deposited

AUD\$11.48

All registry communications to:
Link Market Services Limited
Locked Bag A6015, Sydney South NSW 1235
Telephone (free call in Australia): +61 1800 804 255
ASX Code: WBC
Email: westpac@linkmarketservices.com.au
Website: linkmarketservices.com.au



014 / 093239
ECONOTECH PTY LTD
<HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Key details

Payment date:	21 December 2021
Record date:	8 November 2021
SRN/HIN:	X*****3750
TFN/ABN status:	RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2021

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	2,589	60 cents	\$0.00	\$1,553.40	\$1,553.40	\$665.74
Net dividend amount					\$1,553.40	
***New Zealand Imputation Credit (NZIC)						NZD181.23

[#] The final dividend of 60 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 7 cents per share over 2021. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS

BANK OF WESTERN AUSTRALIA

BSB: 302-985

ACC: ***1619

ACCOUNT NAME: ECONOTECH PTY LTD

PAYMENT REFERENCE NUMBER: 1269212706

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

**Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.**

Update your details **online**

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre.

1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

Update your information online

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Enter your email address and password in **Portfolio Login**.
3. If you do not have a Portfolio*, please set one up by selecting **Register Now** and follow the prompts.

*For security reasons, if your holding is large, you may not be able to update your bank account details, address details or your DRP or Dividend Donation Plan elections online. After logging in to Link's Investor Centre, if you do not have the option to update your details online, please complete the relevant forms (available on Link's website or by calling Link) and return them to Link.

How to register for a Portfolio

1. Go to Link's Investor Centre at linkmarketservices.com.au and select **Investor Login**.
2. Select **Register Now** at the top of the page.
3. Enter **WBC** in **Issuer Name**.
4. Enter your **HIN/SRN**. This important information is on your holding statement. You should always ensure to keep this information in a safe place.
5. Enter your **postcode**. If your registered address is overseas, select **Outside Australia** and highlight your country of residence from the dropdown list.
6. Complete the security verification (this protects against robots).

You can also manage your Link Portfolio via the **Link Investor Centre** mobile app. Download it from Apple Store or Google Play.

2 December 2021



Private and Confidential

039215 000 WES



ECONOTECH PTY LTD
<HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Dear Shareholder,

2021 RETURN OF CAPITAL

At the Wesfarmers Limited Annual General Meeting held on Thursday 21 October 2021, shareholders approved the return of capital payment of A\$2.00 per share for all ordinary shares held on the Record Date, 4.00pm (Perth time), Friday 19 November 2021.

The enclosed statement provides confirmation of your return of capital payment and we wish to draw your attention to the following important notes:

- the return of capital payment of A\$2.00 per share is not eligible to participate in the Dividend Investment Plan;
- valid banking instructions as at the Record Date for Australian, New Zealand and United Kingdom registered resident shareholders were required to facilitate remittance of your return of capital payment. In the event banking instructions held on our records (as detailed on the enclosed statement, where applicable) are no longer valid, or if no banking instructions have been provided, the return of capital payment will be withheld pending receipt of your updated direct credit payment instructions;
- for a general outline of tax information for shareholders in relation to this payment, refer to page 29 of the 2021 Notice of Annual General Meeting lodged with the ASX on 9 September 2021 and available on the Wesfarmers website at www.wesfarmers.com.au; and
- Wesfarmers has applied to the Australian Taxation Office (ATO) for a Class Ruling to confirm the income tax consequences of the capital return distribution for Wesfarmers shareholders. Subject to receiving the Class Ruling, Wesfarmers expects that the taxation consequences for relevant Wesfarmers shareholders are as described in section (j) of the Explanatory Notes for Item 5 on page 29 of the 2021 Notice of Annual General Meeting. However, no assurance can be given as to the content of the Class Ruling. The final version of the Class Ruling will be published and notice will be included in the Government Notices Gazette. Wesfarmers will include the final version of the Class Ruling on its website once it becomes available.

Wesfarmers employee share plan participants will receive additional information relating to their employee share plan holdings.

Shareholders are encouraged to seek their own professional advice in relation to the taxation implications of the capital return.

If you have any queries on any of the matters referred to above, please contact Computershare Investor Services Pty Limited on 1300 558 062 (within Australia) or (+61 3) 9415 4631.

Yours sincerely,

A handwritten signature in black ink that reads "V. Robinson".

Vicki Robinson
Executive General Manager
Company Secretariat

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

Private and Confidential

039215 000 WES
 ECONOTECH PTY LTD
 <HB SUPER A/C>
 7 PHILLIP STREET
 CAMPBELLTOWN NSW 2560

Holder Identification Number (HIN)
X 0051633750

Record Date	19 November 2021
Payment Date	2 December 2021
Direct Credit Ref. No.	1112782
ASX Code	WES

2021 Return of Capital

The statement below represents your return of capital payment of A\$2.00 per share, approved by shareholders at the Wesfarmers Annual General Meeting held on Thursday 21 October 2021.

Class Description	Amount per Security	Number of Securities	Gross Payment
Ordinary Shares	A\$2.00	2,409	A\$4,818.00
Total			A\$4,818.00
Total Payment			A\$4,818.00

Important Notes

1. In accordance with your instructions, the return of capital payment was directly credited to your bank account as shown below. If payment cannot be made to the account listed below, the return of capital amount will be withheld pending receipt of your valid direct credit payment instructions.
2. You should retain this statement to assist you in preparing your tax return.
3. Shareholders should obtain their own professional advice on the tax implications of this payment.

Your Payment Instruction

BANK OF WESTERN AUSTRALIA LTD
 BSB: 302-985 Account number: 11619

Amount Deposited
A\$4,818.00

Private and Confidential

025879 000 WES



ECONOTECH PTY LTD
 <HB SUPER A/C>
 7 PHILLIP STREET
 CAMPBELLTOWN NSW 2560

Holder Identification Number (HIN)

HIN WITHHELD

Record Date	2 September 2021
Payment Date	7 October 2021
TFN/ABN Status	Quoted
Direct Credit Ref. No.	1013454
ASX Code	WES

Final Dividend

The statement below represents your final dividend for the year ended 30 June 2021. The dividend is fully-franked (100 per cent) for Australian income tax purposes at the corporate tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment	Franking Credit
Ordinary Shares	A\$0.90	2,409	A\$2,168.10	A\$0.00	A\$2,168.10	A\$929.19
Total			A\$2,168.10	A\$0.00	A\$2,168.10	A\$929.19
Net Payment					A\$2,168.10	

New Zealand Imputation Credits in NZ\$

NZ\$240.90

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

Important Notes

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

Non-Resident Shareholders

The Franked Amount is not subject to withholding tax.

Your Payment Instruction

BANK OF WESTERN AUSTRALIA LTD
 BSB: 302-985 Account number: XXX19

Amount Deposited

A\$2,168.10

Private and Confidential

011368 000 WES



ECONOTECH PTY LTD
 <HB SUPER A/C>
 UNIT 2 33-39 ALBERT ROAD
 STRATHFIELD NSW 2135

Holder Identification Number (HIN)

HIN WITHHELD

Record Date	23 February 2022
Payment Date	30 March 2022
TFN/ABN Status	Quoted
Direct Credit Ref. No.	1014651
ASX Code	WES

Interim Dividend

The statement below represents your interim dividend for the half-year ended 31 December 2021. The dividend is fully-franked (100 per cent) for Australian income tax purposes at the corporate tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment	Franking Credit
Ordinary Shares	A\$0.80	2,409	A\$1,927.20	A\$0.00	A\$1,927.20	A\$825.94
		Total	A\$1,927.20	A\$0.00	A\$1,927.20	A\$825.94
					Net Payment	A\$1,927.20

Important Notes

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

Non-Resident Shareholders

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

Your Payment Instruction

BANK OF WESTERN AUSTRALIA LTD
 BSB: 302-985 Account number: XXX19

Amount Deposited

A\$1,927.20

Payment Advice

WOOLWORTHS GROUP



All Registry communications to:

C/- Link Market Services Limited
Locked Bag A14, Sydney South NSW 1235
Telephone: 1300 368 664
ASX Code: **WOW**
Email: woolworths@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

WOOLWORTHS GROUP LIMITED

ABN: 88 000 014 675

ECONOTECH PTY LTD <HB SUPER A/C>
7 PHILLIP STREET
CAMPBELLTOWN NSW
2560

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 08 October 2021
Record Date: 03 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.55	2,000	\$0.00	\$1,100.00	\$1,100.00	\$471.43
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 1,100.00	
		Represented By:				
		Direct Credit amount			AUD 1,100.00	

BANKING INSTRUCTIONS

The amount of AUD 1,100.00 was deposited to the bank account detailed below:

BANK OF WESTERN AUSTRALIA

HB SUPER
BSB: 302-985 ACC: *1619

DIRECT CREDIT REFERENCE NO.: 1266998653

FRANKING INFORMATION

Franked Rate per Share	\$0.55
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



WOOLWORTHS GROUP LIMITED

ABN: 88 000 014 675

ECONOTECH PTY LTD <HB SUPER A/C>
UNIT 2 38 ALBERT ROAD
STRATHFIELD NSW
2135

All Registry communications to:

C/- Link Market Services Limited
Locked Bag A14, Sydney South NSW 1235
Telephone: 1300 368 664
ASX Code: **WOW**
Email: woolworths@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****3750
Payment Date: 13 April 2022
Record Date: 04 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.39	2,000	\$0.00	\$780.00	\$780.00	\$334.29
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 780.00	
		Represented By:				
		Direct Credit amount			AUD 780.00	

BANKING INSTRUCTIONS

The amount of AUD 780.00 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

TRUSTEE FOR HB SUPER A/C
BSB: 484-799 ACC: ***5319**

DIRECT CREDIT REFERENCE NO.: 1275548484

FRANKING INFORMATION

Franked Rate per Share	\$0.39
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

24200 - Contributions

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PARHEL00001A	(Contributions) Parker, Helen May - Accumulation (Accumulation)		(\$24,377.58)	100%
TOTAL		CY Balance	LY Balance	
			(\$24,377.58)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

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

HB Super Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Parker, Helen May	Provided	69 *3	3,590,191.32	0.00	0.00	0.00	0.00	0.00
Parker, Vernon Bryan	Provided	80 *4	379,741.13	0.00	0.00	0.00	0.00	0.00
All Members				0.00	0.00	0.00	0.00	0.00

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

*3 Members aged 67 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

*4 Members aged 75 or over generally can't accept non-mandated contributions. Only mandated employer contribution can be accepted.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Parker, Helen May	Concessional	0.00	27,500.00	27,500.00 Below Cap
	Non-Concessional	0.00	0.00	Total Super Balance Over TBC
Parker, Vernon Bryan	Concessional (5 year carry forward cap available)	0.00	102,500.00	102,500.00 Below Cap
	Non-Concessional	0.00	0.00	Age 75 Or Above

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Parker, Helen May							
Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	34,582.08	25,000.00	25,000.00	25,000.00	24,377.58	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	622.42	27,500.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	0.00	0.00	0.00	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00 Below Cap
Total Super Balance	0.00	3,242,737.00	3,252,392.03	3,289,933.16	3,238,425.45	3,590,191.32	

Parker, Vernon Bryan

Concessional Contribution Cap	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	25,000.00	25,000.00	25,000.00	27,500.00	
Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	50,000.00	75,000.00	
Maximum Cap Available	35,000.00	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	102,500.00 Below Cap
Total Super Balance	0.00	329,807.08	336,008.59	344,910.10	341,809.45	379,741.13	

NCC Bring Forward Caps

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Parker, Helen May	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Parker, Vernon Bryan	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Total for All Members		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>		

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$337,006.36)	(\$329,825.88)	2.18%
TOTAL		CY Balance	LY Balance	
		(\$337,006.36)	(\$329,825.88)	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Market Movement [Report](#)

Standard Checklist

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

HB Super

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
3gwydC - 3 Gwydir Place, Campbelltown NSW, Australia										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	700,000.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	180,000.00	0.00	880,000.00	0.00	0.00	0.00
	30/06/2022		1.00	0.00	180,000.00	0.00	880,000.00	0.00	0.00	0.00
7term - 7 Termeil Place, Flinders NSW, Australia										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	700,000.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	245,000.00	0.00	945,000.00	0.00	0.00	0.00
	30/06/2022		1.00	0.00	245,000.00	0.00	945,000.00	0.00	0.00	0.00
CBA.AXW - Commonwealth Bank Of Australia.										
	01/07/2021	Opening Balance	2,589.00	0.00	0.00	0.00	258,563.43	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	1,423.95	0.00	259,987.38	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	5,695.80	0.00	265,683.18	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	5,333.34	0.00	271,016.52	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	(28,220.10)	0.00	242,796.42	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	21,980.61	0.00	264,777.03	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(17,087.40)	0.00	247,689.63	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(4,634.31)	0.00	243,055.32	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	34,148.91	0.00	277,204.23	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(8,258.91)	0.00	268,945.32	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(34,951.50)	0.00	233,993.82	0.00	0.00	0.00
	30/06/2022		2,589.00	0.00	(24,569.61)	0.00	233,993.82	0.00	0.00	0.00
COL.AX - Coles Group Limited.										
	01/07/2021	Opening Balance	2,409.00	0.00	0.00	0.00	41,169.81	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	1,638.12	0.00	42,807.93	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(2,746.26)	0.00	40,061.67	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	1,228.59	0.00	41,290.26	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	2,144.01	0.00	43,434.27	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	24.09	0.00	43,458.36	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(3,637.59)	0.00	39,820.77	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	2,312.64	0.00	42,133.41	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	1,132.23	0.00	43,265.64	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	1,782.66	0.00	45,048.30	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(2,144.01)	0.00	42,904.29	0.00	0.00	0.00
	30/06/2022		2,409.00	0.00	1,734.48	0.00	42,904.29	0.00	0.00	0.00

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			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
EDV.AX - Endeavour Group Limited										
	01/07/2021	Demerger	2,000.00	0.00	0.00	0.00	0.00			
	31/08/2021	Revaluation	0.00	0.00	13,980.00	0.00	13,980.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(320.00)	0.00	13,660.00	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(60.00)	0.00	13,600.00	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	100.00	0.00	13,700.00	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	40.00	0.00	13,740.00	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(1,060.00)	0.00	12,680.00	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	1,400.00	0.00	14,080.00	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	600.00	0.00	14,680.00	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	920.00	0.00	15,600.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(460.00)	0.00	15,140.00	0.00	0.00	0.00
	30/06/2022		2,000.00	0.00	15,140.00	0.00	15,140.00	0.00	0.00	0.00
FMG.AX - Fortescue Metals Group Ltd										
	01/07/2021	Opening Balance	4,050.00	0.00	0.00	0.00	94,527.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(8,181.00)	0.00	86,346.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(26,406.00)	0.00	59,940.00	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(3,523.50)	0.00	56,416.50	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	14,863.50	0.00	71,280.00	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	6,237.00	0.00	77,517.00	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	1,255.50	0.00	78,772.50	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(3,442.50)	0.00	75,330.00	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	4,860.00	0.00	80,190.00	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	7,411.50	0.00	87,601.50	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(16,605.00)	0.00	70,996.50	0.00	0.00	0.00
	30/06/2022		4,050.00	0.00	(23,530.50)	0.00	70,996.50	0.00	0.00	0.00
NAB.AX - National Australia Bank Limited										
	01/07/2021	Opening Balance	2,414.00	0.00	0.00	0.00	63,295.08	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	3,186.48	0.00	66,481.56	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(724.20)	0.00	65,757.36	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	3,548.58	0.00	69,305.94	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	(3,645.14)	0.00	65,660.80	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	5,117.68	0.00	70,778.48	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(4,031.38)	0.00	66,747.10	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	3,041.64	0.00	69,788.74	0.00	0.00	0.00

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			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	31/03/2022	Revaluation	0.00	0.00	8,352.44	0.00	78,141.18	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	627.64	0.00	78,768.82	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(12,649.36)	0.00	66,119.46	0.00	0.00	0.00
	30/06/2022		2,414.00	0.00	2,824.38	0.00	66,119.46	0.00	0.00	0.00
SCG.AX1 - Scentre Group										
	01/07/2021	Opening Balance	1,938.00	0.00	0.00	0.00	5,310.12	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	232.56	0.00	5,542.68	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	155.04	0.00	5,697.72	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	155.04	0.00	5,852.76	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	38.76	0.00	5,891.52	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	329.46	0.00	6,220.98	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(639.54)	0.00	5,581.44	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	310.08	0.00	5,891.52	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	135.66	0.00	6,027.18	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(232.56)	0.00	5,794.62	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(775.20)	0.00	5,019.42	0.00	0.00	0.00
	30/06/2022		1,938.00	0.00	(290.70)	0.00	5,019.42	0.00	0.00	0.00
SGR.AX - The Star Entertainment Group Limited										
	01/07/2021	Opening Balance	1,233.00	0.00	0.00	0.00	4,549.77	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	431.55	0.00	4,981.32	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	431.55	0.00	5,412.87	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(900.09)	0.00	4,512.78	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	(184.95)	0.00	4,327.83	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	271.26	0.00	4,599.09	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(505.53)	0.00	4,093.56	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	36.99	0.00	4,130.55	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	(184.95)	0.00	3,945.60	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(36.99)	0.00	3,908.61	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(468.54)	0.00	3,440.07	0.00	0.00	0.00
	30/06/2022		1,233.00	0.00	(1,109.70)	0.00	3,440.07	0.00	0.00	0.00
SHSAFLAIRC - Air Conditioner - Flinders										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	3,315.20	0.00	0.00	0.00
	30/06/2022	Depreciation	0.00	0.00	0.00	(663.04)	2,652.16	0.00	0.00	0.00
	30/06/2022		1.00	0.00	0.00	(663.04)	2,652.16	0.00	0.00	0.00

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			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
SUN.AX - Suncorp Group Limited										
	01/07/2021	Opening Balance	1,962.00	0.00	0.00	0.00	21,797.82	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	2,629.08	0.00	24,426.90	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(1,432.26)	0.00	22,994.64	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	(2,099.34)	0.00	20,895.30	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	1,196.82	0.00	22,092.12	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(196.20)	0.00	21,895.92	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(58.86)	0.00	21,837.06	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	156.96	0.00	21,994.02	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	490.50	0.00	22,484.52	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(941.76)	0.00	21,542.76	0.00	0.00	0.00
	30/06/2022		1,962.00	0.00	(255.06)	0.00	21,542.76	0.00	0.00	0.00
TAH.AX - Tabcorp Holdings Limited										
	01/07/2021	Opening Balance	3,835.00	0.00	0.00	0.00	19,865.30	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(1,380.60)	0.00	18,484.70	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	536.90	0.00	19,021.60	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	115.05	0.00	19,136.65	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	536.90	0.00	19,673.55	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(1,073.80)	0.00	18,599.75	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	460.20	0.00	19,059.95	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	920.40	0.00	19,980.35	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	958.75	0.00	20,939.10	0.00	0.00	0.00
	26/05/2022	Demerger	0.00	(13,647.69)	0.00	0.00	7,291.41	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,207.13)	0.00	4,084.28	0.00	0.00	0.00
	30/06/2022		3,835.00	(13,647.69)	(2,133.33)	0.00	4,084.28	0.00	0.00	0.00
TLC.AX - The Lottery Corporation Limited										
	26/05/2022	Demerger	3,835.00	13,647.69	0.00	0.00	13,647.69	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	3,686.51	0.00	17,334.20	0.00	0.00	0.00
	30/06/2022		3,835.00	13,647.69	3,686.51	0.00	17,334.20	0.00	0.00	0.00
URW.AX - Unibail-rodamco-westfield										
	01/07/2021	Opening Balance	320.00	0.00	0.00	0.00	1,817.60	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	128.00	0.00	1,945.60	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(220.80)	0.00	1,724.80	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(182.40)	0.00	1,542.40	0.00	0.00	0.00

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			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/11/2021	Revaluation	0.00	0.00	(38.40)	0.00	1,504.00	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	9.60	0.00	1,513.60	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	144.00	0.00	1,657.60	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	3.20	0.00	1,660.80	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	(67.20)	0.00	1,593.60	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	22.40	0.00	1,616.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(412.80)	0.00	1,203.20	0.00	0.00	0.00
	30/06/2022		320.00	0.00	(614.40)	0.00	1,203.20	0.00	0.00	0.00
VUK.AX - Virgin Money Uk Plc										
	01/07/2021	Opening Balance	603.00	0.00	0.00	0.00	2,219.04	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	180.90	0.00	2,399.94	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	30.15	0.00	2,430.09	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(229.14)	0.00	2,200.95	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	(355.77)	0.00	1,845.18	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	211.05	0.00	2,056.23	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	114.57	0.00	2,170.80	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(72.36)	0.00	2,098.44	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	(205.02)	0.00	1,893.42	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(36.18)	0.00	1,857.24	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(524.61)	0.00	1,332.63	0.00	0.00	0.00
	30/06/2022		603.00	0.00	(886.41)	0.00	1,332.63	0.00	0.00	0.00
WBC.AX - Westpac Banking Corporation										
	01/07/2021	Opening Balance	2,589.00	0.00	0.00	0.00	66,822.09	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(25.89)	0.00	66,796.20	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(1,631.07)	0.00	65,165.13	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	1,294.50	0.00	66,459.63	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	(12,297.75)	0.00	54,161.88	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	1,501.62	0.00	55,663.50	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(2,252.43)	0.00	53,411.07	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	5,695.80	0.00	59,106.87	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	4,349.52	0.00	63,456.39	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(1,656.96)	0.00	61,799.43	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(11,313.93)	0.00	50,485.50	0.00	0.00	0.00
	30/06/2022		2,589.00	0.00	(16,336.59)	0.00	50,485.50	0.00	0.00	0.00

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			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
WES.AX - Wesfarmers Limited										
	01/07/2021	Opening Balance	2,409.00	0.00	0.00	0.00	142,371.90	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	2,649.90	0.00	145,021.80	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(11,780.01)	0.00	133,241.79	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	4,673.46	0.00	137,915.25	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	2,312.64	0.00	140,227.89	0.00	0.00	0.00
	02/12/2021	Return Of Capital	0.00	(4,818.00)	0.00	0.00	135,409.89			
	31/12/2021	Revaluation	0.00	0.00	4,504.83	0.00	139,914.72	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(17,682.06)	0.00	122,232.66	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(11,659.56)	0.00	110,573.10	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	7,877.43	0.00	118,450.53	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(4,239.84)	0.00	114,210.69	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(13,249.50)	0.00	100,961.19	0.00	0.00	0.00
	30/06/2022		2,409.00	(4,818.00)	(36,592.71)	0.00	100,961.19	0.00	0.00	0.00
WOW.AX - Woolworths Group Limited										
	01/07/2021	Opening Balance	2,000.00	0.00	0.00	0.00	76,260.00	0.00	0.00	0.00
	01/07/2021	Return Of Capital	0.00	0.00	0.00	0.00	76,260.00			
	31/08/2021	Revaluation	0.00	0.00	6,620.00	0.00	82,880.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(6,320.00)	0.00	76,560.00	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(400.00)	0.00	76,160.00	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	4,040.00	0.00	80,200.00	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	(3,160.00)	0.00	77,040.00	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(7,260.00)	0.00	69,780.00	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	1,740.00	0.00	71,520.00	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	2,660.00	0.00	74,180.00	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	2,840.00	0.00	77,020.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(5,820.00)	0.00	71,200.00	0.00	0.00	0.00
	30/06/2022		2,000.00	0.00	(5,060.00)	0.00	71,200.00	0.00	0.00	0.00
Total Market Movement					337,006.36				0.00	337,006.36

HB Super

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	44,948.29				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	44,948.29				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

HB Super Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	44,948.29				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	44,948.29				

Note

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

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

24800 - Changes in Market Values of Other Assets

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets	(\$284.65)	(\$465.50)	(38.85)%
TOTAL		CY Balance	LY Balance	
		(\$284.65)	(\$465.50)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Changes in Market Values of Other Assets (24800)					
<u>Changes in Market Values of Other Assets (24800)</u>					
30/06/2022	Write off the balance			284.65	284.65 CR
				284.65	284.65 CR
Total Debits:	0.00				
Total Credits:	284.65				

25000 - Interest Received

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CUS02367087	Qudos Qsaver 02367087	(\$377.31)	(\$222.09)	69.89%
CUS02376115	Qudos DIY 02376115	(\$10,918.42)		100%
CUS163066761	Qudos 12 Month Term Deposit	(\$15,792.97)		100%
CUS163067912	Qudos 6 Month Term Deposit	(\$1,599.37)	(\$2,760.95)	(42.07)%
MEB000824831	MeBank Business Online Saving 000824831	(\$4.99)	(\$17.13)	(70.87)%
MET055185319	Suncorp Business Premium 055185319	(\$1.21)		100%
METD 4381	Me Bank Term Deposit 001664381		(\$9,154.85)	100%
METD7387	Me Bank Term Deposit 001707387		(\$5,234.30)	100%
TOTAL		CY Balance	LY Balance	
		(\$28,694.27)	(\$17,389.32)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- Statement QTR 4.pdf

Standard Checklist

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

HB Super Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
CUS02367087 Qudos Qsaver 02367087					
31/07/2021	44.84	44.84			
31/08/2021	20.54	20.54			
30/09/2021	15.63	15.63			
31/10/2021	16.17	16.17			
30/11/2021	32.09	32.09			
31/12/2021	33.17	33.17			
31/01/2022	33.18	33.18			
28/02/2022	29.99	29.99			
31/03/2022	33.21	33.21			
30/04/2022	30.22	30.22			
31/05/2022	36.35	36.35			
30/06/2022	51.92	51.92			
	377.31	377.31			
CUS02376115 Qudos DIY 02376115					
31/07/2021	204.34	204.34			
31/07/2021	158.93	158.93			
31/08/2021	340.68	340.68			
31/08/2021	328.57	328.57			
30/09/2021	318.16	318.16			
14/10/2022	15:46:05				

HB Super Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
30/09/2021	318.17	318.17			
31/10/2021	379.15	379.15			
31/10/2021	379.15	379.15			
30/11/2021	485.87	485.87			
30/11/2021	485.88	485.88			
31/12/2021	502.36	502.36			
31/12/2021	502.36	502.36			
31/01/2022	502.66	502.66			
31/01/2022	502.65	502.65			
28/02/2022	454.29	454.29			
28/02/2022	454.28	454.28			
31/03/2022	503.23	503.23			
31/03/2022	503.22	503.22			
30/04/2022	487.29	487.29			
30/04/2022	487.28	487.28			
31/05/2022	643.12	643.12			
31/05/2022	503.81	503.81			
30/06/2022	985.08	985.08			
30/06/2022	487.89	487.89			
	10,918.42	10,918.42			

HB Super Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
28/02/2022	4.99	4.99			
	4.99	4.99			
MET055185319 Suncorp Business Premium 055185319					
31/03/2022	0.12	0.12			
30/04/2022	0.30	0.30			
31/05/2022	0.38	0.38			
30/06/2022	0.41	0.41			
	1.21	1.21			
	11,301.93	11,301.93			
Term Deposits					
CUS163066761 Qudos 12 Month Term Deposit					
17/07/2021	15,792.97	15,792.97			
	15,792.97	15,792.97			
CUS163067912 Qudos 6 Month Term Deposit					
22/10/2021	1,599.37	1,599.37			
	1,599.37	1,599.37			
	17,392.34	17,392.34			

HB Super
Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
TOTAL	28,694.27	28,694.27			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	28,694.27	11C

Statement of Account

H 004193
006

ECONOTECH PTY LTD ATF HB SUPER
2 / 38 Albert Road
STRATHFIELD NSW 2135

Customer No.	7251263
Statement No.	8 (Page 1 of 2)
Statement Begins	1 April 2022
Statement Ends	30 June 2022
Bank BSB No.	704-865
Shares	\$0.00

Account Summary

Account Type	Account No.	Account Description	Closing Balance
SAV	02367039	Saving zero - HB Super	\$0.00
SAV	02367087	Qsaver - HB Super	\$78,360.35
SAV	02376115	DIY - HB SUPER	\$1,697,481.76
INV	163066761	12 Month Term Deposit (Closed)	\$0.00
INV	163067912	6 Month Term Deposit (Closed)	\$0.00

AC Type: **SAV** AC No: **02367039** AC Description: **Saving zero - HB Super**
AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance (Interest Earned YTD \$0.00) (Interest Charged YTD \$0.00)			\$0.00
30 Jun		Closing Balance			\$0.00

AC Type: **SAV** AC No: **02367087** AC Description: **Qsaver - HB Super**
AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance			\$78,241.86
30 Apr	30 Apr	Interest		30.22	78,272.08
31 May	31 May	Interest		36.35	78,308.43
30 Jun	30 Jun	Interest (Interest Earned YTD \$377.31) (Interest Charged YTD \$0.00) Current Credit Rate 1.1%		51.92	78,360.35

Interest year to date; the figure shown in line with this reference is the cumulative total of the interest you have earned or paid since 1st July and is included in the balance. The last figure shown in each balance column above indicates the closing balance in your account. Please check this statement and contact us immediately if you identify any discrepancies or unauthorised transactions appearing on your account. If you would like to make a complaint, provide feedback, or for further information about your account(s) and our products and services, please call 1300 747 747.

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Jun		Closing Balance			\$78,360.35

AC Type: **SAV** AC No: **02376115** AC Description: **DIY - HB SUPER**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance			\$1,693,887.29
30 Apr	30 Apr	Bonus Interest 0.3500%.		487.29	1,694,374.58
30 Apr	30 Apr	Interest		487.28	1,694,861.86
31 May	31 May	Bonus Interest 0.6000%.		643.12	1,695,504.98
31 May	31 May	Interest		503.81	1,696,008.79
30 Jun	30 Jun	Bonus Interest 1.0000%.		985.08	1,696,993.87
30 Jun	30 Jun	Interest (Interest Earned YTD \$10,918.42) (Interest Charged YTD \$0.00) Current Credit Rate 0.35%		487.89	1,697,481.76
30 Jun		Closing Balance			\$1,697,481.76

AC Type: **INV** AC No: **163066761** AC Description: **12 Month Term Deposit (Closed)**
 Maturity Date: **17/07/2021**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance (Interest Earned YTD \$15,792.97) (Interest Charged YTD \$0.00) Current Credit Rate 1.45%			\$0.00
30 Jun		Closing Balance			\$0.00

AC Type: **INV** AC No: **163067912** AC Description: **6 Month Term Deposit (Closed)**
 Maturity Date: **23/10/2021**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance (Interest Earned YTD \$1,599.37) (Interest Charged YTD \$0.00) Current Credit Rate 0.55%			\$0.00
30 Jun		Closing Balance			\$0.00

28000 - Property Income

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	(\$25,995.21)	(\$25,955.37)	0.15%
7term	7 Termeil Place, Flinders NSW, Australia	(\$23,721.44)	(\$26,072.85)	(9.02)%
TOTAL		CY Balance	LY Balance	
		(\$49,716.65)	(\$52,028.22)	

Supporting Documents

- General Ledger [Report](#)
- Rent_WP.xlsx
- MonthlyStatements.pdf [3gwydC](#)
- 14 - OWN00366 .pdf [3gwydC](#)
- MonthlyStatements.pdf [7term](#)

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>3 Gwydir Place, Campbelltown NSW, Australia (3gwydC)</u>					
30/07/2021	ozway realty cam ozway realty campb			1,439.38	1,439.38 CR
31/08/2021	ozway realty cam ozway realty campb			1,726.29	3,165.67 CR
30/09/2021	ozway realty cam ozway realty campb			1,791.13	4,956.80 CR
29/10/2021	ozway realty cam ozway realty campb			1,579.35	6,536.15 CR
30/11/2021	ozway realty cam ozway realty campb			1,856.50	8,392.65 CR
31/12/2021	ozway realty cam ozway realty campb			1,938.05	10,330.70 CR
31/01/2022	ozway realty cam ozway realty campb			1,534.80	11,865.50 CR
28/02/2022	ozway realty cam ozway realty campb			1,856.50	13,722.00 CR
31/03/2022	ozway realty cam ozway realty campb			1,763.13	15,485.13 CR
29/04/2022	ozway realty cam ozway realty campb			1,613.48	17,098.61 CR
31/05/2022	DIRECT CREDIT ozway realty cam ozway realty campb			1,894.54	18,993.15 CR
30/06/2022	DIRECT CREDIT ozway realty cam ozway realty campb			2,079.78	21,072.93 CR
30/06/2022	Gross up rent			4,922.28	25,995.21 CR
				25,995.21	25,995.21 CR
<u>7 Termeil Place, Flinders NSW, Australia (7term)</u>					
02/08/2021	CBA Owner pay 1051			2,333.35	2,333.35 CR
01/09/2021	CBA Owner pay 1075			1,375.94	3,709.29 CR
01/10/2021	CBA Owner pay 1098			2,287.33	5,996.62 CR
01/11/2021	CBA Owner pay 1112			1,984.99	7,981.61 CR
01/12/2021	CBA Owner pay 1134			1,377.80	9,359.41 CR
31/12/2021	CBA Owner pay 1162			2,098.87	11,458.28 CR
01/02/2022	CBA Owner pay 1185			1,687.77	13,146.05 CR
01/03/2022	CBA Owner pay 1199			1,377.80	14,523.85 CR
01/04/2022	DIRECT CREDIT CBA owner pay 1220			1,882.39	16,406.24 CR
02/05/2022	DIRECT CREDIT CBA Owner pay 1241			1,702.05	18,108.29 CR
01/06/2022	DIRECT CREDIT CBA Owner pay 1262			1,355.80	19,464.09 CR
30/06/2022	Gross up rent			4,257.35	23,721.44 CR
				23,721.44	23,721.44 CR
Total Debits:	0.00				
Total Credits:	49,716.65				

3 Gwydir Place

Statement Number Month	#3 Jul-21	#4 Aug-21	#5 Sep-21	#6 Oct-21	#7 Nov-21	#8 Dec-21	#9 Jan-22	#10 Feb-22	#11 Mar-22	#12 Apr-22	#13 May-22	#14 Jun-22	
Rent	\$ 1,960.00	\$ 2,100.00	\$ 2,450.00	\$ 2,099.55	\$ 1,960.00	\$ 2,310.00	\$ 2,060.00	\$ 1,960.00	\$ 2,460.00	\$ 2,135.66	\$ 2,000.00	\$ 2,500.00	25,995.21
Council Rates	\$ 417.12	\$ -	\$ -	\$ 416.70	\$ -	\$ -	\$ 416.70	\$ -	\$ -	\$ 416.70	\$ -	\$ -	1,667.22
Water Rates	\$ -	\$ 263.21	\$ 305.87	\$ -	\$ -	\$ 250.95	\$ -	\$ -	\$ 283.37	\$ -	\$ -	\$ 289.77	1,393.17
Repair & Maintenance	\$ -	\$ -	\$ 225.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 290.00	\$ -	\$ -	\$ -	515.00
Management Fee	\$ 98.00	\$ 105.00	\$ 122.50	\$ 98.00	\$ 98.00	\$ 115.50	\$ 103.00	\$ 98.00	\$ 118.00	\$ 99.98	\$ 99.96	\$ 124.95	1,280.89
Statement Fee	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	\$ 5.50	66.00
Total Expenses	\$ 520.62	\$ 373.71	\$ 658.87	\$ 520.20	\$ 103.50	\$ 371.95	\$ 525.20	\$ 103.50	\$ 696.87	\$ 522.18	\$ 105.46	\$ 420.22	4,922.28
Net Income	\$ 1,439.38	\$ 1,726.29	\$ 1,791.13	\$ 1,579.35	\$ 1,856.50	\$ 1,938.05	\$ 1,534.80	\$ 1,856.50	\$ 1,763.13	\$ 1,613.48	\$ 1,894.54	\$ 2,079.78	\$ 21,072.93

7 Terrell Place

Statement Number	#17	#18	#19	#20	#21	#22	#23	#24	#25	#26	#27	
Month	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	
Rent	\$ 2,500.00	\$ 2,000.00	\$ 2,740.00	\$ 2,118.64	\$ 2,000.00	\$ 2,480.00	\$ 1,804.26	\$ 2,000.00	\$ 2,260.00	\$ 1,818.54	\$ 2,000.00	23,721.44
Council Rates	\$ -	\$ 489.86	\$ -	\$ -	\$ 488.00	\$ -	\$ -	\$ 488.00	\$ -	\$ -	\$ 488.00	1,953.86
Water Rates	\$ -	\$ -	\$ 269.63	\$ -	\$ -	\$ 215.25	\$ -	\$ -	\$ 226.25	\$ -	\$ -	711.13
Management Fee	\$ 165.00	\$ 132.55	\$ 181.39	\$ 132.00	\$ 132.55	\$ 164.23	\$ 114.84	\$ 132.55	\$ 149.71	\$ 114.84	\$ 154.55	1,574.21
Administration Fee	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	18.15
Total Expenses	\$ 166.65	\$ 624.06	\$ 452.67	\$ 133.65	\$ 622.20	\$ 381.13	\$ 116.49	\$ 622.20	\$ 377.61	\$ 116.49	\$ 644.20	4,257.35
Net Income	\$ 2,333.35	\$ 1,375.94	\$ 2,287.33	\$ 1,984.99	\$ 1,377.80	\$ 2,098.87	\$ 1,687.77	\$ 1,377.80	\$ 1,882.39	\$ 1,702.05	\$ 1,355.80	\$ 19,464.09



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #3

30 Jul 2021

HB Super The Trustee

Money In	\$1,960.00
Money Out	\$520.62
You Received	\$1,439.38

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir Pl, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 1/08/2021		
Rent paid to 11/07/2021 (previously paid to 4/07/2021)		\$490.00
Rent paid to 18/07/2021 (previously paid to 11/07/2021)		\$490.00
Rent paid to 25/07/2021 (previously paid to 18/07/2021)		\$490.00
Rent paid to 1/08/2021 (previously paid to 25/07/2021)		\$490.00
council rates - campbelltown city council	\$417.12	
Management Fee *	\$98.00	
Total	\$515.12	\$1,960.00

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,439.38	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.42
(* includes Tax)	



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #4

31 Aug 2021

HB Super The Trustee

Money In	\$2,100.00
Money Out	\$373.71
You Received	\$1,726.29

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir PI, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 31/08/2021		
Rent paid to 8/08/2021 (previously paid to 1/08/2021)		\$490.00
Rent paid to 15/08/2021 with part payment of \$140.00 (previously paid to 8/08/2021)		\$630.00
Rent paid to 22/08/2021 with part payment of \$140.00 (previously paid to 15/08/2021 + \$140.00)		\$490.00
Rent paid to 29/08/2021 with part payment of \$140.00 (previously paid to 22/08/2021 + \$140.00)		\$490.00
Water rates Apr 21 - Jun 21 - Sydney water	\$263.21	
Management Fee *	\$105.00	
Total	\$368.21	\$2,100.00

Account Transactions

Statement Fee *	\$5.50
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,726.29

Balance remaining \$0.00

GST Summary

Total Tax on agency fees \$10.06
(* includes Tax)



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #5

30 Sep 2021

HB Super The Trustee

Money In	\$2,450.00
Money Out	\$658.87
You Received	\$1,791.13

Details for Account OWN00366

Balance brought forward Money Out Money In \$0.00

3 Gwydir Pl, Campbelltown NSW 2560

Rented for \$490.00 per week

Alyce Goodwin & Christine Deborre paid to 5/10/2021

Rent paid to 5/09/2021 with part payment of \$140.00 (previously paid to 29/08/2021 + \$140.00)		\$490.00
Rent paid to 12/09/2021 with part payment of \$140.00 (previously paid to 5/09/2021 + \$140.00)		\$490.00
Rent paid to 19/09/2021 with part payment of \$140.00 (previously paid to 12/09/2021 + \$140.00)		\$490.00
Rent paid to 26/09/2021 with part payment of \$140.00 (previously paid to 19/09/2021 + \$140.00)		\$490.00
Rent paid to 3/10/2021 with part payment of \$140.00 (previously paid to 26/09/2021 + \$140.00)		\$490.00
treating mould - Fawzi Faytrouni *	\$225.00	
Water Jul 21 - Sep 21 - Sydney water	\$305.87	
Management Fee *	\$122.50	
Total	\$653.37	\$2,450.00

Account Transactions

Statement Fee *	\$5.50
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,791.13

Balance remaining \$0.00

GST Summary

Total Tax on attached expenses	\$20.45
Total Tax on agency fees	\$11.65
(* includes Tax)	



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #6

29 Oct 2021

HB Super The Trustee

Money In	\$2,099.55
Money Out	\$520.20
You Received	\$1,579.35

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir Pl, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 2/11/2021		
Rent paid to 10/10/2021 with part payment of \$140.00 (previously paid to 3/10/2021 + \$140.00)		\$490.00
Rent paid to 17/10/2021 with part payment of \$140.00 (previously paid to 10/10/2021 + \$140.00)		\$490.00
Rent paid to 24/10/2021 with part payment of \$140.00 (previously paid to 17/10/2021 + \$140.00)		\$490.00
Rent paid to 31/10/2021 with part payment of \$140.00 (previously paid to 24/10/2021 + \$140.00)		\$490.00
water usage Jul 21 - Sep 21		\$139.55
council rates - campbelltown city council	\$416.70	
Management Fee *	\$98.00	
Total	\$514.70	\$2,099.55

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,579.35	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.42
(* includes Tax)	



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #7

30 Nov 2021

HB Super The Trustee

Money In	\$1,960.00
Money Out	\$103.50
You Received	\$1,856.50

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir Pl, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 30/11/2021		
Rent paid to 7/11/2021 with part payment of \$140.00 (previously paid to 31/10/2021 + \$140.00)		\$490.00
Rent paid to 14/11/2021 with part payment of \$140.00 (previously paid to 7/11/2021 + \$140.00)		\$490.00
Rent paid to 21/11/2021 with part payment of \$140.00 (previously paid to 14/11/2021 + \$140.00)		\$490.00
Rent paid to 28/11/2021 with part payment of \$140.00 (previously paid to 21/11/2021 + \$140.00)		\$490.00
Management Fee *	\$98.00	
Total	\$98.00	\$1,960.00

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,856.50	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.42
(* includes Tax)	



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #8

31 Dec 2021

HB Super The Trustee

Money In	\$2,310.00
Money Out	\$371.95
You Received	\$1,938.05

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir PI, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 2/01/2022		
Rent paid to 5/12/2021 with part payment of \$140.00 (previously paid to 28/11/2021 + \$140.00)		\$490.00
Rent paid to 12/12/2021 with part payment of \$140.00 (previously paid to 5/12/2021 + \$140.00)		\$490.00
Rent paid to 19/12/2021 with part payment of \$140.00 (previously paid to 12/12/2021 + \$140.00)		\$490.00
Rent paid to 26/12/2021 with part payment of \$140.00 (previously paid to 19/12/2021 + \$140.00)		\$490.00
Rent paid to 2/01/2022 (previously paid to 26/12/2021 + \$140.00)		\$350.00
Water Oct 21 - Dec 21 - Sydney water	\$250.95	
Management Fee *	\$115.50	
Total	\$366.45	\$2,310.00

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,938.05	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$11.01
(* includes Tax)	



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #9

31 Jan 2022

HB Super The Trustee

Money In	\$2,060.00
Money Out	\$525.20
You Received	\$1,534.80

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir Pl, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 1/02/2022		
Rent paid to 9/01/2022 (previously paid to 2/01/2022)		\$490.00
Rent paid to 16/01/2022 with part payment of \$100.00 (previously paid to 9/01/2022)		\$590.00
Rent paid to 23/01/2022 with part payment of \$100.00 (previously paid to 16/01/2022 + \$100.00)		\$490.00
Rent paid to 30/01/2022 with part payment of \$100.00 (previously paid to 23/01/2022 + \$100.00)		\$490.00
council rates - campbelltown city council	\$416.70	
Management Fee *	\$103.00	
Total	\$519.70	\$2,060.00

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,534.80	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.85
(* includes Tax)	



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #10

28 Feb 2022

HB Super The Trustee

Money In	\$1,960.00
Money Out	\$103.50
You Received	\$1,856.50

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir Pl, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 1/03/2022		
Rent paid to 6/02/2022 with part payment of \$100.00 (previously paid to 30/01/2022 + \$100.00)		\$490.00
Rent paid to 13/02/2022 with part payment of \$100.00 (previously paid to 6/02/2022 + \$100.00)		\$490.00
Rent paid to 20/02/2022 with part payment of \$100.00 (previously paid to 13/02/2022 + \$100.00)		\$490.00
Rent paid to 27/02/2022 with part payment of \$100.00 (previously paid to 20/02/2022 + \$100.00)		\$490.00
Management Fee *	\$98.00	
Total	\$98.00	\$1,960.00

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,856.50	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.38
(* includes Tax)	



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

Tax Invoice

Account OWN00366

Statement #11

31 Mar 2022

HB Super The Trustee

Money In	\$2,460.00
Money Out	\$696.87
You Received	\$1,763.13

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir Pl, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 4/04/2022		
Rent paid to 6/03/2022 with part payment of \$100.00 (previously paid to 27/02/2022 + \$100.00)		\$490.00
Rent paid to 13/03/2022 with part payment of \$100.00 (previously paid to 6/03/2022 + \$100.00)		\$490.00
Rent paid to 20/03/2022 (previously paid to 13/03/2022 + \$100.00)		\$390.00
Rent paid to 27/03/2022 (previously paid to 20/03/2022)		\$490.00
Rent paid to 3/04/2022 with part payment of \$10.00 (previously paid to 27/03/2022)		\$500.00
Water Usage Sep 21 - Dec 21		\$99.96
Water Usage Dec 21 - Mar 22		\$0.04
clear gutters around home - Fawzi Faytrouni *	\$290.00	
Water Jan 22 - Mar 22 - Sydney water	\$283.37	
Management Fee *	\$118.00	
Total	\$691.37	\$2,460.00

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,763.13	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$26.36
Total Tax on agency fees	\$11.22

GST Summary

(* includes Tax)



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

HB Super The Trustee

Tax Invoice

Account OWN00366

Statement #12

29 Apr 2022

Money In	\$2,135.66
Money Out	\$522.18
You Received	\$1,613.48

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir Pl, Campbelltown NSW 2560		
Rented for \$490.00 per week		
Alyce Goodwin & Christine Deborre paid to 2/05/2022		
Rent paid to 10/04/2022 with part payment of \$20.00 (previously paid to 3/04/2022 + \$10.00)		\$500.00
Rent paid to 17/04/2022 with part payment of \$30.00 (previously paid to 10/04/2022 + \$20.00)		\$500.00
Rent paid to 17/04/2022 with part payment of \$30.04 (previously paid to 17/04/2022 + \$30.00)		\$0.04
Rent paid to 24/04/2022 with part payment of \$40.04 (previously paid to 17/04/2022 + \$30.04)		\$500.00
Rent paid to 1/05/2022 with part payment of \$50.04 (previously paid to 24/04/2022 + \$40.04)		\$500.00
Water Usage Dec 21 - Mar 22		\$135.62
council rates - campbelltown city council	\$416.70	
Management Fee *	\$99.98	
Total	\$516.68	\$2,135.66

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (302985) - ***619]	\$1,613.48	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.59
(* includes Tax)	



Ozway Realty Campbelltown

(m) 0449623384

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

HB Super The Trustee

Tax Invoice

Account OWN00366

Statement #13

31 May 2022

Money In	\$2,000.00
Money Out	\$105.46
You Received	\$1,894.54

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir Pl, Campbelltown NSW 2560		
Rented for \$500.00 per week		
Alyce Goodwin & Christine Deborre paid to 30/05/2022		
Rent paid to 8/05/2022 with part payment of \$60.04 (previously paid to 1/05/2022 + \$50.04) , rent increased to \$500.00 on 9/05/2022		\$500.00
Rent paid to 15/05/2022 with part payment of \$60.04 (previously paid to 8/05/2022 + \$60.04) , rent increased to \$500.00 on 9/05/2022		\$500.00
Rent paid to 22/05/2022 with part payment of \$60.04 (previously paid to 15/05/2022 + \$60.04)		\$500.00
Rent paid to 29/05/2022 with part payment of \$60.04 (previously paid to 22/05/2022 + \$60.04)		\$500.00
Management Fee *	\$99.96	
Total	\$99.96	\$2,000.00

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (484799) - ***319]	\$1,894.54	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.58
(* includes Tax)	



Ozway Realty Campbelltown

rentals.campbelltown@ozwayrealty.com.au

ABN: 57102632664

HB Super The Trustee

Tax Invoice

Account OWN00366

Statement #14

30 Jun 2022

Money In	\$2,500.00
Money Out	\$420.22
You Received	\$2,079.78

Details for Account OWN00366

	Money Out	Money In
Balance brought forward		\$0.00
3 Gwydir PI, Campbelltown NSW 2560		
Rented for \$500.00 per week		
Alyce Goodwin & Christine Deborre paid to 4/07/2022		
Rent paid to 5/06/2022 with part payment of \$60.04 (previously paid to 29/05/2022 + \$60.04)		\$500.00
Rent paid to 12/06/2022 with part payment of \$60.04 (previously paid to 5/06/2022 + \$60.04)		\$500.00
Rent paid to 19/06/2022 with part payment of \$60.04 (previously paid to 12/06/2022 + \$60.04)		\$500.00
Rent paid to 26/06/2022 with part payment of \$60.04 (previously paid to 19/06/2022 + \$60.04)		\$500.00
Rent paid to 3/07/2022 with part payment of \$60.04 (previously paid to 26/06/2022 + \$60.04)		\$500.00
water apr 22 - jun 22 - Sydney water	\$289.77	
Management Fee *	\$124.95	
Total	\$414.72	\$2,500.00

Account Transactions

Statement Fee *	\$5.50	
Withdrawal by EFT to owner HB Super The Trustee [EFT Transfer to: HB Super The Trustee, (484799) - ***319]	\$2,079.78	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$11.85
(* includes Tax)	



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
7 Phillip Street
Campbelltown, NSW, 2560

Tax Invoice - Statement 16

STATEMENT PERIOD	31/05/2021 - 30/06/2021
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,720.09

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Blake Hutchison & Matthew Tough Status:

Rent \$500.00 Weekly Paid To 8/07/2021

Rent - Paid from 11/06/2021 to 17/06/2021 (Effective 17/06/2021)

\$500.00

Rent - Paid from 18/06/2021 to 24/06/2021 (Effective 24/06/2021)

\$500.00

Rent - Paid from 25/06/2021 to 01/07/2021 (Effective 01/07/2021)

\$500.00

Rent - Paid from 02/07/2021 to 08/07/2021 (Effective 08/07/2021)

\$500.00

Inv:22126, \$105.75, Water Usage 6th March - 4th June (GST Paid: \$0.00)

\$105.75

\$2,105.75

EXPENSE

Sydney Water (BPAY Ref: 54651690007)

Sydney Water (GST Paid: \$0.00)

\$251.46

Invoice Payment Fee (GST Paid: \$0.05)

\$0.55

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

\$384.01

(Incl GST: \$12.05)

BALANCE: \$1,721.74

Ownership Contributions & Expenses

MONEY OUT

MONEY IN

EXPENSE

Administration fee (GST Paid: \$0.15)

\$1.65

\$1.65

(Incl GST: \$0.15)

CONTRIBUTION

\$0.00

BALANCE: -\$1.65

Ownership Account Balance

\$1,720.09



Ownership Payments

MONEY OUT

MONEY IN

30/06/2021 EFT to account The Trustee HB Super
Bank of Western Australia Ltd (302-985 XXXX 1619)

\$1,720.09

TOTAL OWNERSHIP PAYMENTS

\$1,720.09

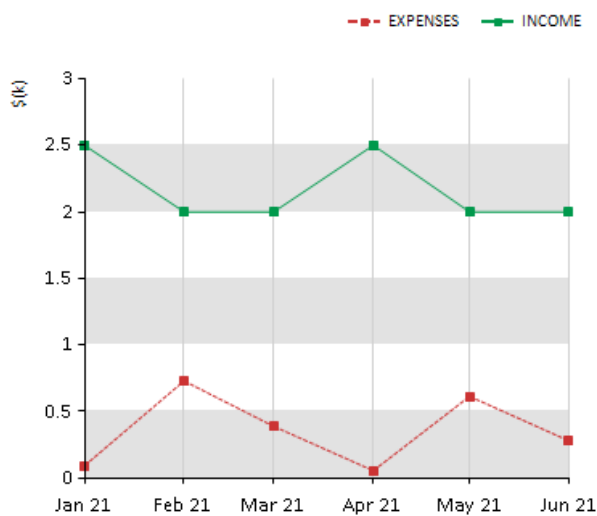
Balance Carried Forward

\$0.00

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)

PAYMENT HISTORY (6 MONTHS)



	EXPENSES	INCOME	PAYMENTS
Jan 21	\$93.80	\$2,500.00	\$2,406.20
Feb 21	\$730.25	\$2,000.00	\$1,269.75
Mar 21	\$388.76	\$2,000.00	\$1,611.24
Apr 21	\$56.20	\$2,500.00	\$2,443.80
May 21	\$614.20	\$2,000.00	\$1,385.80
Jun 21	\$279.91	\$2,000.00	\$1,720.09
AVERAGE	\$360.52	\$2,166.67	\$1,806.15



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
7 Phillip Street
Campbelltown, NSW, 2560

Tax Invoice - Statement 17

STATEMENT PERIOD	30/06/2021 - 31/07/2021
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$2,333.35

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Blake Hutchison & Matthew Tough Status:

Rent \$500.00 Weekly Paid To 12/08/2021

Rent - Paid from 09/07/2021 to 15/07/2021 (Effective 15/07/2021)

\$500.00

Rent - Paid from 16/07/2021 to 22/07/2021 (Effective 22/07/2021)

\$500.00

Rent - Paid from 23/07/2021 to 29/07/2021 (Effective 29/07/2021)

\$500.00

Rent - Paid from 30/07/2021 to 05/08/2021 (Effective 05/08/2021)

\$500.00

Rent - Paid from 06/08/2021 to 12/08/2021 (Effective 12/08/2021)

\$500.00

\$2,500.00

EXPENSE

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

\$165.00

(Incl GST: \$15.00)

BALANCE: \$2,335.00

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00

EXPENSE

Administration fee (GST Paid: \$0.15)

\$1.65

\$1.65

(Incl GST: \$0.15)

CONTRIBUTION

\$0.00

BALANCE: -\$1.65



Ownership Summary	MONEY OUT	MONEY IN
Ownership Account Balance		\$2,333.35

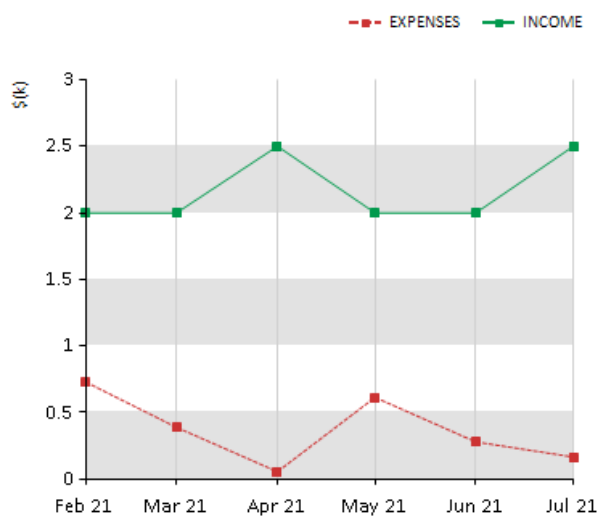
Ownership Payments	MONEY OUT	MONEY IN
31/07/2021 EFT to account The Trustee HB Super Bank of Western Australia Ltd (302-985 XXXX 1619)	\$2,333.35	

TOTAL OWNERSHIP PAYMENTS	\$2,333.35
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Balance Carried Forward	\$0.00
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STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Feb 21	\$730.25	\$2,000.00	\$1,269.75
Mar 21	\$388.76	\$2,000.00	\$1,611.24
Apr 21	\$56.20	\$2,500.00	\$2,443.80
May 21	\$614.20	\$2,000.00	\$1,385.80
Jun 21	\$279.91	\$2,000.00	\$1,720.09
Jul 21	\$166.65	\$2,500.00	\$2,333.35
AVERAGE	\$372.66	\$2,166.67	\$1,794.01



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
7 Phillip Street
Campbelltown, NSW, 2560

Tax Invoice - Statement 18

STATEMENT PERIOD	31/07/2021 - 31/08/2021
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,375.94

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Blake Hutchison & Matthew Tough Status:

Rent \$500.00 Weekly Paid To 9/09/2021

Rent - Paid from 13/08/2021 to 19/08/2021 (Effective 19/08/2021)

\$500.00

Rent - Paid from 20/08/2021 to 26/08/2021 (Effective 26/08/2021)

\$500.00

Rent - Paid from 27/08/2021 to 02/09/2021 (Effective 02/09/2021)

\$500.00

Rent - Paid from 03/09/2021 to 09/09/2021 (Effective 09/09/2021)

\$500.00

\$2,000.00

EXPENSE

Shellharbour City Council (BPAY Ref: 30670952)

SCC -Rates (GST Paid: \$0.00)

\$489.86

Invoice Payment Fee (GST Paid: \$0.05)

\$0.55

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

Management Fee (GST Paid: \$3.00)

\$33.00

\$622.41

(Incl GST: \$12.05)

BALANCE: \$1,377.59

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00

EXPENSE

Administration fee (GST Paid: \$0.15)

\$1.65

\$1.65

(Incl GST: \$0.15)

CONTRIBUTION

\$0.00

BALANCE: -\$1.65



Ownership Summary

MONEY OUT

MONEY IN

Ownership Account Balance

\$1,375.94

Ownership Payments

MONEY OUT

MONEY IN

31/08/2021 EFT to account The Trustee HB Super
Bank of Western Australia Ltd (302-985 XXXX 1619)

\$1,375.94

TOTAL OWNERSHIP PAYMENTS

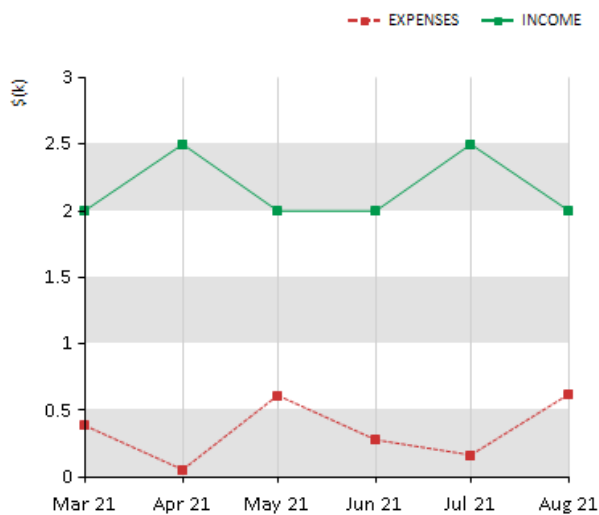
\$1,375.94

Balance Carried Forward

\$0.00

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Mar 21	\$388.76	\$2,000.00	\$1,611.24
Apr 21	\$56.20	\$2,500.00	\$2,443.80
May 21	\$614.20	\$2,000.00	\$1,385.80
Jun 21	\$279.91	\$2,000.00	\$1,720.09
Jul 21	\$166.65	\$2,500.00	\$2,333.35
Aug 21	\$624.06	\$2,000.00	\$1,375.94
AVERAGE	\$354.96	\$2,166.67	\$1,811.70



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
7 Phillip Street
Campbelltown, NSW, 2560

Tax Invoice - Statement 19

STATEMENT PERIOD	31/08/2021 - 30/09/2021
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$2,287.33

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$500.00 Weekly Paid To 14/10/2021
Part Payment \$240.00

Rent - Paid from 10/09/2021 to 16/09/2021 (Effective 16/09/2021)		\$500.00
Rent - Paid from 17/09/2021 to 23/09/2021 (Effective 23/09/2021)		\$500.00
Rent - Paid from 24/09/2021 to 30/09/2021 (Effective 30/09/2021)		\$500.00
Rent - Paid to 30/09/2021 (Effective 03/10/2021)		\$260.00
Rent - Paid from 01/10/2021 to 07/10/2021 (Effective 07/10/2021)		\$240.00
Rent - Paid to 07/10/2021 (Effective 13/10/2021)		\$480.00
Rent - Paid from 08/10/2021 to 14/10/2021 (Effective 17/10/2021)		\$260.00
		\$2,740.00

EXPENSE

Sydney Water (BPAY Ref: 54651690007)	\$269.63	
Sydney Water (GST Paid: \$0.00)		
Invoice Payment Fee (GST Paid: \$0.05)	\$0.55	
Management Fee (GST Paid: \$1.44)	\$15.84	
Management Fee (GST Paid: \$1.56)	\$17.16	
Management Fee (GST Paid: \$1.56)	\$17.16	
Management Fee (GST Paid: \$2.88)	\$31.68	
Management Fee (GST Paid: \$3.00)	\$33.00	
Management Fee (GST Paid: \$3.00)	\$33.00	
Management Fee (GST Paid: \$3.00)	\$33.00	
	\$451.02	
	(Incl GST: \$16.49)	
		BALANCE: \$2,288.98

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00



Ownership Summary	MONEY OUT	MONEY IN
EXPENSE		
Administration fee (GST Paid: \$0.15)	\$1.65	
	\$1.65 (Incl GST: \$0.15)	
CONTRIBUTION		
		\$0.00
		BALANCE: -\$1.65

Ownership Account Balance **\$2,287.33**

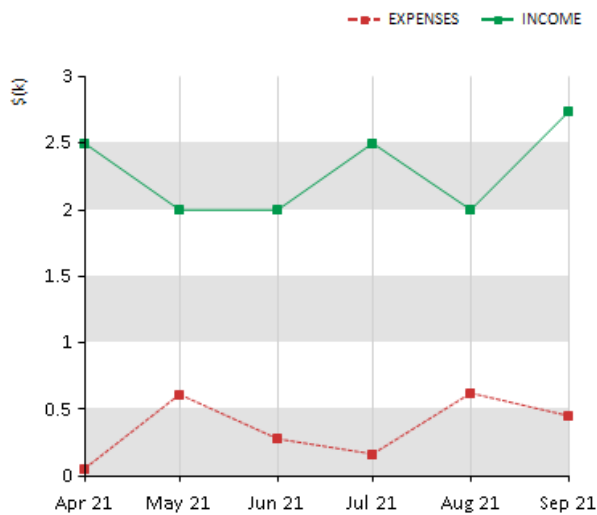
Ownership Payments	MONEY OUT	MONEY IN
30/09/2021 EFT to account The Trustee HB Super Bank of Western Australia Ltd (302-985 XXXX 1619)	\$2,287.33	

TOTAL OWNERSHIP PAYMENTS \$2,287.33

Balance Carried Forward **\$0.00**

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Apr 21	\$56.20	\$2,500.00	\$2,443.80
May 21	\$614.20	\$2,000.00	\$1,385.80
Jun 21	\$279.91	\$2,000.00	\$1,720.09
Jul 21	\$166.65	\$2,500.00	\$2,333.35
Aug 21	\$624.06	\$2,000.00	\$1,375.94
Sep 21	\$452.67	\$2,740.00	\$2,287.33
AVERAGE	\$365.62	\$2,290.00	\$1,924.39



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
7 Phillip Street
Campbelltown, NSW, 2560

Tax Invoice - Statement 20

STATEMENT PERIOD	30/09/2021 - 31/10/2021
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,984.99

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$500.00 Weekly Paid To 11/11/2021
Part Payment \$240.00

Rent - Paid from 15/10/2021 to 21/10/2021 (Effective 21/10/2021)

\$260.00

Rent - Paid to 21/10/2021 (Effective 27/10/2021)

\$480.00

Rent - Paid from 22/10/2021 to 28/10/2021 (Effective 31/10/2021)

\$260.00

Inv:24915, \$118.64, Water Usage 5th June 21 to 16th Sept 21 (GST Paid: \$0.00)

\$118.64

Rent - Paid from 29/10/2021 to 04/11/2021 (Effective 04/11/2021)

\$260.00

Rent - Paid to 04/11/2021 (Effective 10/11/2021)

\$480.00

Rent - Paid from 05/11/2021 to 11/11/2021 (Effective 14/11/2021)

\$260.00

\$2,118.64

EXPENSE

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$2.88)

\$31.68

Management Fee (GST Paid: \$2.88)

\$31.68

\$132.00

(Incl GST: \$12.00)

BALANCE: \$1,986.64

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00

EXPENSE

Administration fee (GST Paid: \$0.15)

\$1.65

\$1.65

(Incl GST: \$0.15)



Ownership Summary	MONEY OUT	MONEY IN
CONTRIBUTION		\$0.00
		BALANCE: -\$1.65

Ownership Account Balance **\$1,984.99**

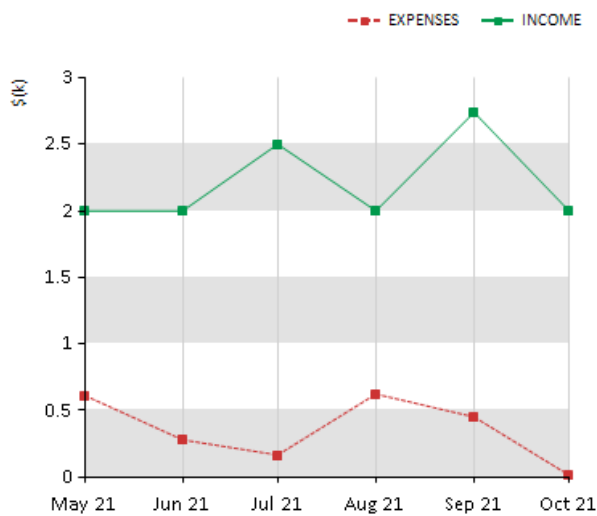
Ownership Payments	MONEY OUT	MONEY IN
31/10/2021 EFT to account The Trustee HB Super Bank of Western Australia Ltd (302-985 XXXX 1619)	\$1,984.99	

TOTAL OWNERSHIP PAYMENTS **\$1,984.99**

Balance Carried Forward **\$0.00**

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
May 21	\$614.20	\$2,000.00	\$1,385.80
Jun 21	\$279.91	\$2,000.00	\$1,720.09
Jul 21	\$166.65	\$2,500.00	\$2,333.35
Aug 21	\$624.06	\$2,000.00	\$1,375.94
Sep 21	\$452.67	\$2,740.00	\$2,287.33
Oct 21	\$15.01	\$2,000.00	\$1,984.99
AVERAGE	\$358.75	\$2,206.67	\$1,847.92



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
7 Phillip Street
Campbelltown, NSW, 2560

Tax Invoice - Statement 21

STATEMENT PERIOD	31/10/2021 - 30/11/2021
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,377.80

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$500.00 Weekly Paid To 9/12/2021
Part Payment \$240.00

Rent - Paid from 12/11/2021 to 18/11/2021 (Effective 18/11/2021)

\$260.00

Rent - Paid to 18/11/2021 (Effective 24/11/2021)

\$480.00

Rent - Paid from 19/11/2021 to 25/11/2021 (Effective 28/11/2021)

\$260.00

Rent - Paid from 26/11/2021 to 02/12/2021 (Effective 02/12/2021)

\$260.00

Rent - Paid to 02/12/2021 (Effective 08/12/2021)

\$480.00

Rent - Paid from 03/12/2021 to 09/12/2021 (Effective 12/12/2021)

\$260.00

\$2,000.00

EXPENSE

Shellharbour City Council (BPAY Ref: 30670952)
SCC rates (GST Paid: \$0.00)

\$488.00

Invoice Payment Fee (GST Paid: \$0.05)

\$0.55

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$2.88)

\$31.68

Management Fee (GST Paid: \$2.88)

\$31.68

\$620.55

(Incl GST: \$12.05)

BALANCE: \$1,379.45

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00

EXPENSE

Administration fee (GST Paid: \$0.15)

\$1.65

\$1.65



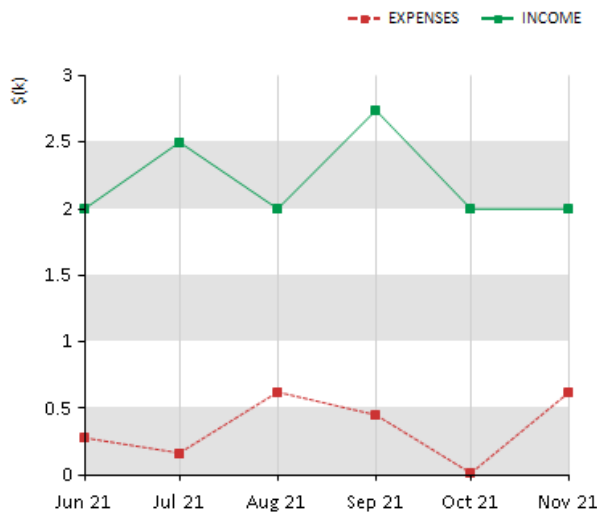
Ownership Summary	MONEY OUT	MONEY IN
	(Incl GST: \$0.15)	
CONTRIBUTION		\$0.00
		BALANCE: -\$1.65
Ownership Account Balance		\$1,377.80

Ownership Payments	MONEY OUT	MONEY IN
30/11/2021 EFT to account The Trustee HB Super Bank of Western Australia Ltd (302-985 XXXX 1619)	\$1,377.80	
TOTAL OWNERSHIP PAYMENTS		\$1,377.80

Balance Carried Forward **\$0.00**

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Jun 21	\$279.91	\$2,000.00	\$1,720.09
Jul 21	\$166.65	\$2,500.00	\$2,333.35
Aug 21	\$624.06	\$2,000.00	\$1,375.94
Sep 21	\$452.67	\$2,740.00	\$2,287.33
Oct 21	\$15.01	\$2,000.00	\$1,984.99
Nov 21	\$622.20	\$2,000.00	\$1,377.80
AVERAGE	\$360.08	\$2,206.67	\$1,846.58



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
7 Phillip Street
Campbelltown, NSW, 2560

Tax Invoice - Statement 22

STATEMENT PERIOD	30/11/2021 - 31/12/2021
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$2,098.87

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$500.00 Weekly Paid To 13/01/2022
Part Payment \$220.00

Rent - Paid from 10/12/2021 to 16/12/2021 (Effective 16/12/2021)

\$260.00

Rent - Paid to 16/12/2021 (Effective 22/12/2021)

\$480.00

Rent - Paid from 17/12/2021 to 23/12/2021 (Effective 26/12/2021)

\$260.00

Rent - Paid from 24/12/2021 to 30/12/2021 (Effective 30/12/2021)

\$260.00

Rent - Paid to 30/12/2021 (Effective 05/01/2022)

\$480.00

Rent - Paid from 31/12/2021 to 06/01/2022 (Effective 09/01/2022)

\$260.00

Rent - Paid from 07/01/2022 to 13/01/2022 (Effective 16/01/2022)

\$480.00

\$2,480.00

EXPENSE

Sydney Water (BPAY Ref: 54651690007)

Sydney Water (GST Paid: \$0.00)

\$215.25

Invoice Payment Fee (GST Paid: \$0.05)

\$0.55

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$2.88)

\$31.68

Management Fee (GST Paid: \$2.88)

\$31.68

Management Fee (GST Paid: \$2.88)

\$31.68

\$379.48

(Incl GST: \$14.93)

BALANCE: \$2,100.52

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00



Ownership Summary	MONEY OUT	MONEY IN
EXPENSE		
Administration fee (GST Paid: \$0.15)	\$1.65	
	\$1.65 (Incl GST: \$0.15)	
CONTRIBUTION		
		\$0.00
		BALANCE: -\$1.65

Ownership Account Balance **\$2,098.87**

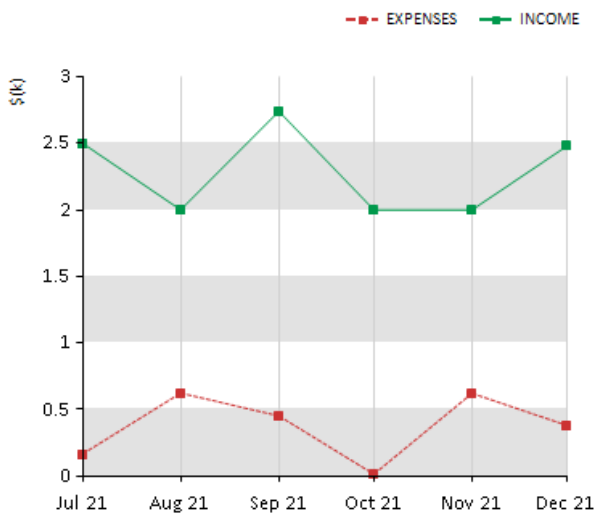
Ownership Payments	MONEY OUT	MONEY IN
31/12/2021 EFT to account The Trustee HB Super Bank of Western Australia Ltd (302-985 XXXX 1619)	\$2,098.87	

TOTAL OWNERSHIP PAYMENTS \$2,098.87

Balance Carried Forward **\$0.00**

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Jul 21	\$166.65	\$2,500.00	\$2,333.35
Aug 21	\$624.06	\$2,000.00	\$1,375.94
Sep 21	\$452.67	\$2,740.00	\$2,287.33
Oct 21	\$15.01	\$2,000.00	\$1,984.99
Nov 21	\$622.20	\$2,000.00	\$1,377.80
Dec 21	\$381.13	\$2,480.00	\$2,098.87
AVERAGE	\$376.95	\$2,286.67	\$1,909.71



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
2/38 Albert Road
Strathfield, NSW, 2135

Tax Invoice - Statement 23

STATEMENT PERIOD	31/12/2021 - 31/01/2022
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,687.77

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$500.00 Weekly Paid To 3/02/2022
Part Payment \$460.00

Inv:26835, \$64.26, Water Usage 17th Sept - 7th Dec 2021 (GST Paid: \$0.00)

Rent - Paid to 13/01/2022 (Effective 19/01/2022)

Rent - Paid from 14/01/2022 to 20/01/2022 (Effective 26/01/2022)

Rent - Paid from 21/01/2022 to 27/01/2022 (Effective 30/01/2022)

Rent - Paid to 27/01/2022 (Effective 02/02/2022)

Rent - Paid from 28/01/2022 to 03/02/2022 (Effective 09/02/2022)

\$64.26

\$260.00

\$480.00

\$260.00

\$260.00

\$480.00

\$1,804.26

EXPENSE

Management Fee (GST Paid: \$1.56)

Management Fee (GST Paid: \$1.56)

Management Fee (GST Paid: \$1.56)

Management Fee (GST Paid: \$2.88)

Management Fee (GST Paid: \$2.88)

\$17.16

\$17.16

\$17.16

\$31.68

\$31.68

\$114.84

(Incl GST: \$10.44)

BALANCE: \$1,689.42

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00

EXPENSE

Administration fee (GST Paid: \$0.15)

\$1.65

\$1.65

(Incl GST: \$0.15)

CONTRIBUTION

\$0.00



Ownership Summary

MONEY OUT

MONEY IN

BALANCE: -\$1.65

Ownership Account Balance

\$1,687.77

Ownership Payments

MONEY OUT

MONEY IN

31/01/2022 EFT to account The Trustee HB Super
Bank of Western Australia Ltd (302-985 XXXX 1619)

\$1,687.77

TOTAL OWNERSHIP PAYMENTS

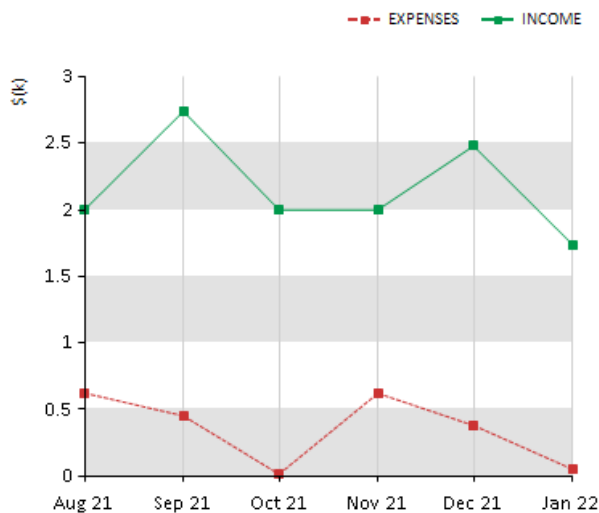
\$1,687.77

Balance Carried Forward

\$0.00

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Aug 21	\$624.06	\$2,000.00	\$1,375.94
Sep 21	\$452.67	\$2,740.00	\$2,287.33
Oct 21	\$15.01	\$2,000.00	\$1,984.99
Nov 21	\$622.20	\$2,000.00	\$1,377.80
Dec 21	\$381.13	\$2,480.00	\$2,098.87
Jan 22	\$52.23	\$1,740.00	\$1,687.77
AVERAGE	\$357.88	\$2,160.00	\$1,802.12



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
2/38 Albert Road
Strathfield, NSW, 2135

Tax Invoice - Statement 24

STATEMENT PERIOD	31/01/2022 - 28/02/2022
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,377.80

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$500.00 Weekly Paid To 3/03/2022
Part Payment \$460.00

Rent - Paid from 04/02/2022 to 10/02/2022 (Effective 13/02/2022)

\$260.00

Rent - Paid to 10/02/2022 (Effective 16/02/2022)

\$260.00

Rent - Paid from 11/02/2022 to 17/02/2022 (Effective 23/02/2022)

\$480.00

Rent - Paid from 18/02/2022 to 24/02/2022 (Effective 27/02/2022)

\$260.00

Rent - Paid to 24/02/2022 (Effective 02/03/2022)

\$260.00

Rent - Paid from 25/02/2022 to 03/03/2022 (Effective 09/03/2022)

\$480.00

\$2,000.00

EXPENSE

Shellharbour City Council (BPAY Ref: 30670952)
SCC 28-02-2022 (GST Paid: \$0.00)

\$488.00

Invoice Payment Fee (GST Paid: \$0.05)

\$0.55

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$2.88)

\$31.68

Management Fee (GST Paid: \$2.88)

\$31.68

\$620.55

(Incl GST: \$12.05)

BALANCE: \$1,379.45

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00

EXPENSE

Administration fee (GST Paid: \$0.15)

\$1.65

\$1.65



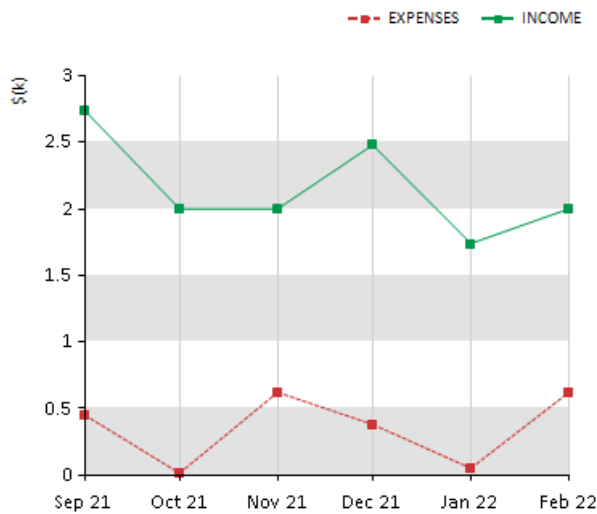
Ownership Summary	MONEY OUT	MONEY IN
	(Incl GST: \$0.15)	
CONTRIBUTION		\$0.00
		BALANCE: -\$1.65
Ownership Account Balance		\$1,377.80

Ownership Payments	MONEY OUT	MONEY IN
28/02/2022 EFT to account The Trustee HB Super Bank of Western Australia Ltd (302-985 XXXX 1619)	\$1,377.80	
TOTAL OWNERSHIP PAYMENTS		\$1,377.80

Balance Carried Forward	\$0.00
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STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Sep 21	\$452.67	\$2,740.00	\$2,287.33
Oct 21	\$15.01	\$2,000.00	\$1,984.99
Nov 21	\$622.20	\$2,000.00	\$1,377.80
Dec 21	\$381.13	\$2,480.00	\$2,098.87
Jan 22	\$52.23	\$1,740.00	\$1,687.77
Feb 22	\$622.20	\$2,000.00	\$1,377.80
AVERAGE	\$357.57	\$2,160.00	\$1,802.43



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
2/38 Albert Road
Strathfield, NSW, 2135

Tax Invoice - Statement 25

STATEMENT PERIOD	28/02/2022 - 31/03/2022
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,882.39

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$500.00 Weekly Paid To 7/04/2022
Part Payment \$220.00

Rent - Paid from 04/03/2022 to 10/03/2022 (Effective 13/03/2022)

\$260.00

Rent - Paid to 10/03/2022 (Effective 16/03/2022)

\$260.00

Rent - Paid from 11/03/2022 to 17/03/2022 (Effective 23/03/2022)

\$480.00

Rent - Paid from 18/03/2022 to 24/03/2022 (Effective 27/03/2022)

\$260.00

Rent - Paid to 24/03/2022 (Effective 30/03/2022)

\$260.00

Rent - Paid from 25/03/2022 to 31/03/2022 (Effective 06/04/2022)

\$480.00

Rent - Paid from 01/04/2022 to 07/04/2022 (Effective 10/04/2022)

\$260.00

\$2,260.00

EXPENSE

Sydney Water (BPAY Ref: 54651690007)

Sydney Water (GST Paid: \$0.00)

\$226.25

Invoice Payment Fee (GST Paid: \$0.05)

\$0.55

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$2.88)

\$31.68

Management Fee (GST Paid: \$2.88)

\$31.68

\$375.96

(Incl GST: \$13.61)

BALANCE: \$1,884.04

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00



Ownership Summary	MONEY OUT	MONEY IN
EXPENSE		
Administration fee (GST Paid: \$0.15)	\$1.65	
	\$1.65 (Incl GST: \$0.15)	
CONTRIBUTION		
		\$0.00
		BALANCE: -\$1.65

Ownership Account Balance **\$1,882.39**

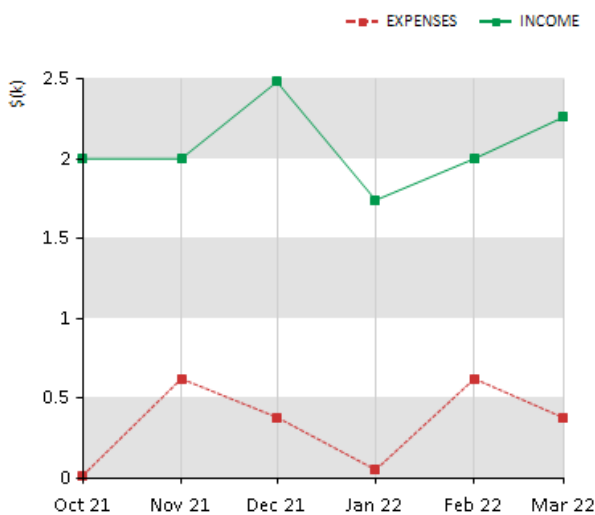
Ownership Payments	MONEY OUT	MONEY IN
31/03/2022 EFT to account HB Super Suncorp-Metway Limited (484-799 XXXX 5319)	\$1,882.39	

TOTAL OWNERSHIP PAYMENTS **\$1,882.39**

Balance Carried Forward **\$0.00**

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Oct 21	\$15.01	\$2,000.00	\$1,984.99
Nov 21	\$622.20	\$2,000.00	\$1,377.80
Dec 21	\$381.13	\$2,480.00	\$2,098.87
Jan 22	\$52.23	\$1,740.00	\$1,687.77
Feb 22	\$622.20	\$2,000.00	\$1,377.80
Mar 22	\$377.61	\$2,260.00	\$1,882.39
AVERAGE	\$345.06	\$2,080.00	\$1,734.94



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
2/38 Albert Road
Strathfield, NSW, 2135

Tax Invoice - Statement 26

STATEMENT PERIOD	31/03/2022 - 30/04/2022
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,702.05

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$500.00 Weekly Paid To 28/04/2022
Part Payment \$460.00

Inv:29422, \$78.54, Water Usage 8th Dec 20021 - 10th March 2022 (GST Paid: \$0.00)

Rent - Paid to 07/04/2022 (Effective 13/04/2022)

Rent - Paid from 08/04/2022 to 14/04/2022 (Effective 20/04/2022)

Rent - Paid from 15/04/2022 to 21/04/2022 (Effective 24/04/2022)

Rent - Paid to 21/04/2022 (Effective 27/04/2022)

Rent - Paid from 22/04/2022 to 28/04/2022 (Effective 04/05/2022)

\$78.54

\$260.00

\$480.00

\$260.00

\$260.00

\$480.00

\$1,818.54

EXPENSE

Management Fee (GST Paid: \$1.56)

Management Fee (GST Paid: \$1.56)

Management Fee (GST Paid: \$1.56)

Management Fee (GST Paid: \$2.88)

Management Fee (GST Paid: \$2.88)

\$17.16

\$17.16

\$17.16

\$31.68

\$31.68

\$114.84

(Incl GST: \$10.44)

BALANCE: \$1,703.70

Ownership Summary

MONEY OUT

MONEY IN

INCOME

\$0.00

EXPENSE

Administration fee (GST Paid: \$0.15)

\$1.65

\$1.65

(Incl GST: \$0.15)

CONTRIBUTION

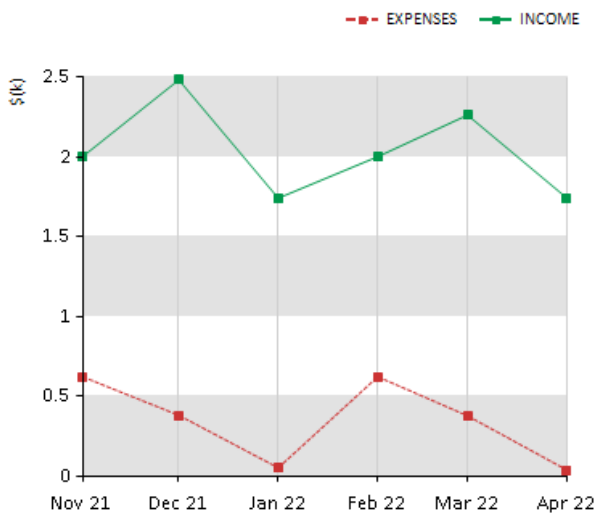
\$0.00



Ownership Summary		MONEY OUT	MONEY IN
			BALANCE: -\$1.65
Ownership Account Balance			\$1,702.05
Ownership Payments		MONEY OUT	MONEY IN
30/04/2022 EFT to account HB Super Suncorp-Metway Limited (484-799 XXXX 5319)		\$1,702.05	
TOTAL OWNERSHIP PAYMENTS			\$1,702.05
Balance Carried Forward			\$0.00

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Nov 21	\$622.20	\$2,000.00	\$1,377.80
Dec 21	\$381.13	\$2,480.00	\$2,098.87
Jan 22	\$52.23	\$1,740.00	\$1,687.77
Feb 22	\$622.20	\$2,000.00	\$1,377.80
Mar 22	\$377.61	\$2,260.00	\$1,882.39
Apr 22	\$37.95	\$1,740.00	\$1,702.05
AVERAGE	\$348.89	\$2,036.67	\$1,687.78



OWNERSHIP STATEMENT - T Helen & Ben Parker

Ben Parker
2/38 Albert Road
Strathfield, NSW, 2135

Tax Invoice - Statement 27

STATEMENT PERIOD	30/04/2022 - 31/05/2022
OPENING BALANCE	\$0.00
TOTAL PAYMENTS	\$1,355.80

RESIDENTIAL

7 Termeil Place, Flinders, NSW 2529

MONEY OUT

MONEY IN

INCOME

Matthew Tough & Nathan Sowerby Status:

Rent \$530.00 Weekly Paid To 26/05/2022
Part Payment \$460.00

Rent at Statement Start \$500.00 Weekly

Rent - Paid from 29/04/2022 to 05/05/2022 (Effective 08/05/2022)

\$260.00

Rent - Paid from 06/05/2022 to 12/05/2022 (Effective 14/05/2022)

\$480.00

Rent - Paid to 12/05/2022 (Effective 18/05/2022)

\$260.00

Rent - Paid from 13/05/2022 to 19/05/2022 (Effective 22/05/2022)

\$260.00

Rent - Paid from 20/05/2022 to 26/05/2022 (Effective 26/05/2022)

\$280.00

Rent Change Effective 27/05/2022 - \$530.00 Weekly

Rent - Paid to 26/05/2022 (Effective 28/05/2022)

\$200.00

Rent - Paid to 26/05/2022 (Effective 01/06/2022)

\$260.00

\$2,000.00

EXPENSE

Shellharbour City Council (BPAY Ref: 30670952)
SCC Rates (GST Paid: \$0.00)

\$488.00

Invoice Payment Fee (GST Paid: \$0.05)

\$0.55

Lease Renewal (GST Paid: \$2.00)

\$22.00

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$1.56)

\$17.16

Management Fee (GST Paid: \$2.88)

\$31.68

Management Fee (GST Paid: \$2.88)

\$31.68

\$642.55

(Incl GST: \$14.05)

BALANCE: \$1,357.45

Ownership Summary

MONEY OUT

MONEY IN

INCOME



Ownership Summary	MONEY OUT	MONEY IN
		\$0.00
EXPENSE		
Administration fee (GST Paid: \$0.15)	\$1.65	
	\$1.65 (Incl GST: \$0.15)	
CONTRIBUTION		
		\$0.00
		BALANCE: -\$1.65

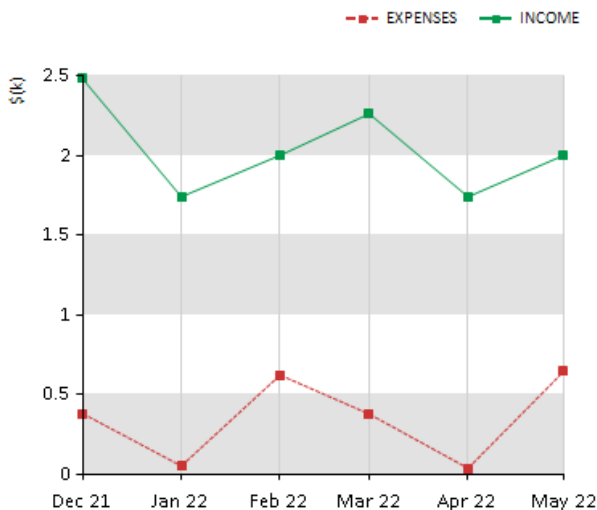
Ownership Account Balance **\$1,355.80**

Ownership Payments	MONEY OUT	MONEY IN
31/05/2022 EFT to account HB Super Suncorp-Metway Limited (484-799 XXXX 5319)	\$1,355.80	
TOTAL OWNERSHIP PAYMENTS		\$1,355.80

Balance Carried Forward **\$0.00**

STATEMENT HISTORY

EXPENSES VS INCOME (6 MONTHS)



PAYMENT HISTORY (6 MONTHS)

	EXPENSES	INCOME	PAYMENTS
Dec 21	\$381.13	\$2,480.00	\$2,098.87
Jan 22	\$52.23	\$1,740.00	\$1,687.77
Feb 22	\$622.20	\$2,000.00	\$1,377.80
Mar 22	\$377.61	\$2,260.00	\$1,882.39
Apr 22	\$37.95	\$1,740.00	\$1,702.05
May 22	\$644.20	\$2,000.00	\$1,355.80
AVERAGE	\$352.55	\$2,036.67	\$1,684.11

30100 - Accountancy Fees

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$1,095.00	\$1,490.00	(26.51)%
TOTAL		CY Balance	LY Balance	
		\$1,095.00	\$1,490.00	

Supporting Documents

- General Ledger [Report](#)
- INV-0091.pdf

Standard Checklist

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

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
29/09/2021	HB SUPER BEN PARKER		1,095.00		1,095.00 DR
			1,095.00		1,095.00 DR
Total Debits:	1,095.00				
Total Credits:	0.00				



TAX INVOICE

HB Super (Ben Parker)

Invoice Date
27 Sep 2021

Invoice Number
INV-0091

ABN
60 061 126 663

SuperHelp Australia
PTY LTD
PO Box 1906
MACQUARIE
CENTRE NSW 2113
AUSTRALIA

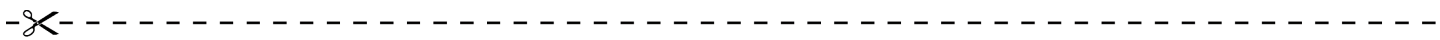
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
PENSIO NADMIN	Pension Administration	1.00	150.00	10%	150.00
ACTCER T	Actuarial Certificate	1.00	220.00	10%	220.00
ADD INV	Additional Investments	7.00	25.00	10%	175.00
DEPO	Deposit	1.00	(550.00)	10%	(550.00)
INCLUDES GST 10%					99.55
TOTAL AUD					1,095.00
Less Amount Paid					1,095.00
AMOUNT DUE AUD					0.00

Due Date: 11 Oct 2021

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd
Bank: Commonwealth Bank
BSB: 06 2099
Account Number: 1041 7929



PAYMENT ADVICE

To: SuperHelp Australia PTY LTD
PO Box 1906
MACQUARIE CENTRE NSW 2113
AUSTRALIA

Customer HB Super (Ben Parker)
Invoice Number INV-0091

Amount Due **0.00**
Due Date 11 Oct 2021

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<i>ATO Supervisory Levy (30400)</i>					
05/10/2021	ATO ATO004000015360847		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$450.00	

Supporting Documents

- General Ledger [Report](#)
- 2021 invoice - HB Super.pdf

Standard Checklist

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

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
12/07/2021	Superhelp Aust		550.00		550.00 DR
			550.00		550.00 DR
Total Debits:	550.00				
Total Credits:	0.00				

PINNACLE SUPER

TAX INVOICE

H B Super
7 Phillip Street
CAMPBELLTOWN NSW 2560

Invoice Date
09 Sep 2021

Account Number

Invoice Number
INV-0419

Reference

Pinnacle Super Pty Ltd
PO Box 49
PENRITH NSW 2751
ABN 34 644 503 980

Description	Quantity	Unit Price	GST	Amount AUD
Provision of the statutory audit of the abovenamed fund for the year ended 30 June 2021				
Issue of audit report for the Fund	1.00	500.00	10%	500.00
			Subtotal	500.00
			Total GST 10%	50.00
			Invoice Total AUD	550.00
			Total Net Payments AUD	0.00
			Amount Due AUD	550.00

Due Date: 23 Sep 2021

Methods of payment:

* Electronic Funds Transfer (EFT): Acc Name: Pinnacle Super Pty Ltd,
BSB: 032-278 , Acc: 818524 - please quote invoice number

* Cheque - please attach the payment advice

* Mastercard / Visa / Bankcard:

Card Number.....

Cardholder.....

Expiry Date..... Signature

31500 - Bank Charges

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$0.03	100%
TOTAL		CY Balance	LY Balance	
			\$0.03	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

HB Super

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

33400 - Depreciation

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHSAFLAIRC	Air Conditioner - Flinders	\$663.04	\$828.80	(20)%
TOTAL		CY Balance	LY Balance	
		\$663.04	\$828.80	

Supporting Documents

- Depreciation Schedule Report [Report](#)

Standard Checklist

- Attach Depreciation Schedule

HB Super

Depreciation Schedule

For The Period 01 July 2021 - 30 June 2022

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Plant and Equipment (at written down value) - Unitised											
Air Conditioner - Flinders											
	29/06/2020	4,144.00	3,315.20			3,315.20	Diminishing Value	20.00 %	663.04	663.04	2,652.16
		4,144.00	3,315.20			3,315.20				663.04	2,652.16
		4,144.00	3,315.20			3,315.20				663.04	2,652.16

¹ Amounts have been pro rated based on number of days in the year

² Depreciation calculated as per depreciation method

³ Depreciation amounts posted to the ledger

41600 - Pensions Paid

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PARHEL00002P	(Pensions Paid) Parker, Helen May - Pension (Pension)	\$31,940.00	\$29,270.00	9.12%
PARHEL00003P	(Pensions Paid) Parker, Helen May - Pension (Pension)	\$18,205.00	\$7,520.00	142.09%
TOTAL		CY Balance	LY Balance	
		\$50,145.00	\$36,790.00	

Supporting Documents

- Pension Summary Report [Report](#)
- Pension_Calc.pdf

Standard Checklist

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

HB Super

Pension Summary

As at 30 June 2022

Member Name : Parker, Helen May

Member Age : 69* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PARHELO0002P	Account Based Pension	12/07/2011	50.34%	2.50%	\$31,940.00*	N/A	\$31,940.00	\$0.00	\$31,940.00	\$0.00

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

PARHELO0003P	Account Based Pension	01/10/2014	45.21%	2.50%	\$8,220.00*	N/A	\$18,205.00	\$0.00	\$18,205.00	NIL
--------------	-----------------------	------------	--------	-------	-------------	-----	-------------	--------	-------------	-----

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

					\$40,160.00	\$0.00	\$50,145.00	\$0.00	\$50,145.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$40,160.00	\$0.00	\$50,145.00	\$0.00	\$50,145.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2021 or pension start date for new pensions.



SuperHelp Australia Pty Ltd

ABN 60 061 126 663

P O Box 454

Burwood, NSW 1805

Phone: 1 300 736 453

Fax: (02) 8456 5904

Website: www.superhelp.com.au

Date: 14 October 2022

Dear Sir/Madam,

**Re: Pension Requirements for Pension Member(s) for
HB Super**

Please find attached your pension requirement(s) for the 2022-2023 financial year.

Please ensure that the pension for the 2022-2023 income year fits within these Minimum and Maximum levels. Please note that any pensions that would have been commenced during the 2022-2023 income year are not included in the calculations.

Sincerely Yours,

Superhelp Australia Pty Ltd

HB Super
Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Parker, Helen May	PARHEL00002P	Account Based Pension	12/07/2011	70	1,390,547.72	34,760.00	N/A	50.34	17,498.18	17,261.82
Parker, Helen May	PARHEL00003P	Account Based Pension	01/10/2014	70	346,661.20	8,670.00	N/A	45.21	3,919.71	4,750.29
					1,737,208.92	43,430.00			21,417.89	22,012.11
					1,737,208.92	43,430.00			21,417.89	22,012.11

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

41930 - Property Expenses - Agents Management Fees

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	\$1,346.89	\$1,488.75	(9.53)%
7term	7 Termeil Place, Flinders NSW, Australia	\$1,592.36	\$1,735.80	(8.26)%
TOTAL		CY Balance	LY Balance	
		\$2,939.25	\$3,224.55	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
<u>3 Gwydir Place, Campbelltown NSW, Australia (3gwydC)</u>					
30/06/2022	Gross up rent		1,346.89		1,346.89 DR
			1,346.89		1,346.89 DR
<u>7 Termeil Place, Flinders NSW, Australia (7term)</u>					
30/06/2022	Gross up rent		1,592.36		1,592.36 DR
			1,592.36		1,592.36 DR
Total Debits:	2,939.25				
Total Credits:	0.00				

41960 - Property Expenses - Council Rates

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	\$1,667.22	\$1,606.11	3.8%
7term	7 Termeil Place, Flinders NSW, Australia	\$1,953.86	\$1,921.13	1.7%
TOTAL		CY Balance	LY Balance	
		\$3,621.08	\$3,527.24	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>3 Gwydir Place, Campbelltown NSW, Australia (3gwydC)</u>					
30/06/2022	Gross up rent		1,667.22		1,667.22 DR
			1,667.22		1,667.22 DR
<u>7 Termeil Place, Flinders NSW, Australia (7term)</u>					
30/06/2022	Gross up rent		1,953.86		1,953.86 DR
			1,953.86		1,953.86 DR
Total Debits:	3,621.08				
Total Credits:	0.00				

41980 - Property Expenses - Insurance Premium

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	\$971.07	\$930.70	4.34%
7term	7 Termeil Place, Flinders NSW, Australia	\$716.86	\$830.57	(13.69)%
TOTAL		CY Balance	LY Balance	
		\$1,687.93	\$1,761.27	

Supporting Documents

- General Ledger [Report](#)
- Policy Renewal Landlords Document.pdf [3gwydC](#)
- Flinders Insurance.pdf [7term](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

HB Super

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
<u>3 Gwydir Place, Campbelltown NSW, Australia (3gwydC)</u>					
12/11/2021	WOOLWORTHS INSURAN Chatswood AUS		971.07		971.07 DR
			971.07		971.07 DR
<u>7 Termeil Place, Flinders NSW, Australia (7term)</u>					
16/12/2021	WOOLWORTHS INSURAN Chatswood AUS		716.86		716.86 DR
			716.86		716.86 DR
Total Debits:	1,687.93				
Total Credits:	0.00				



Landlord Insurance
LAN108772788

12 October 2021

Helen Parker
7 Phillip St
CAMPBELLTOWN NSW 2560

Thanks for continuing to pick Woolworths Landlords Insurance. You've picked an award winning insurance brand and we hope you're enjoying the benefits of being a Woolworths Insurance Customer.

This Certificate of Insurance (COI) along with your Product Disclosure Statement (PDS) sets out the terms and conditions of your insurance policy with us. Please check these to ensure the information in the COI is accurate and the cover provided suits your needs. If there is something you need to update or disclose, or if you do not wish to renew, make sure to contact us on 1300 641 379 before this policy renews on 11 Nov 2021. Our Target Market Determination is on our website insurance.woolworths.com.au. On payment, this COI becomes your tax invoice. Please store it in a safe place.

What you need to do:

Have a read of your PDS and make sure it still suits your needs. Also, review this COI and let us know if any of your information is incorrect or out of date. To make this easy for you we have highlighted the areas that could impact your cover. Keep an eye out for this icon.



These details may impact your cover.

Your payment summary



Single payment of:
\$971.07



This payment due on:
11 Nov 2021

This policy will automatically renew

For a complete breakdown of your premium, see section '5. Cost breakdown'.

Your renewal policy summary

Policy number: LAN108772788

Period of insurance:

From: **11 Nov 2021 (00:01 am AEST)**

To: **11 Nov 2022 (11:59 pm AEST)**

Your property:

**3 Gwydir Pl
Campbelltown, NSW 2560**

Product:

Building

Sum insured:

Building: \$397,000

Basic excess:

Building: \$500

Legal liability:

Up to \$20 million

Optional benefits

None

you've added to your policy:

We also offer Building Electrical Motor Burnout cover. Let us know if you'd like to add this onto your policy.



1300 641 379



woolworths.com.au/myhomeinsurance



2021 – 2022 Certificate of Insurance

Landlord Insurance
LAN108772788

Check this document carefully – is it accurate, complete and up to date?

This Certificate of Insurance sets out the information you have provided and the other information we have used to offer you this policy. Please check the information carefully.

If any changes are required or if you are unsure, please let us know immediately. Incorrect information may affect your ability to claim on the policy.

By accepting this policy, you are confirming that the information is up-to-date, accurate and complete.

For more detail about this obligation, see “Your duty to answer honestly” in the PDS and please refer to our website if you would like information on our Privacy Policy.

Cooling-off period

You have 14 days after purchasing or renewing your policy to decide whether it meets your needs. You can cancel during this period and we will give you a refund provided you have not made a claim. For more details about the cooling off period see our PDS.

Your Rewards

Thanks for registering your Everyday Rewards card with this policy.



Stay tuned for exclusive offers throughout the year.

Need to get in contact?

If you have any questions or feedback make sure to reach out.



Manage your policies online

Simply visit [woolworths.com.au/myhome](https://www.woolworths.com.au/myhome) and register to manage your policies online. You can view your policy details, manage payments and update your personal details.



Call 1300 641 379

**Operating hours Monday to Friday: 8am to 8pm AEST/AEDT
Saturday and Sunday 9am to 5pm AEST/AEDT**



Chat with us at [woolworths.com.au/chatnow](https://www.woolworths.com.au/chatnow)



To lodge a claim, visit [woolworths.com.au/insurance](https://www.woolworths.com.au/insurance) which is available 24 hours a day, seven days a week or call us on **1300 641 379**.



1300 641 379



[woolworths.com.au/myhomeinsurance](https://www.woolworths.com.au/myhomeinsurance)



2021 – 2022 Certificate of Insurance

Landlord Insurance
LAN108772788



1. About your policy

For a full description of what you are covered for under this policy, please read the Product Disclosure Statement (PDS).

Policy number: **LAN108772788**

Policy holder(s): **Helen Parker**

Contact phone number: **0468462921**

Email address: **helenparker1111@gmail.com**

Financial interest: **None**

Claims history (past 3 years): **0 claims**

You have told us that all policy holders, or their partners, have not:

- **had any insurance claim declined for fraud or dishonesty in the last 10 years**
- **had any criminal convictions, excluding driving related offences or convictions, in the last 10 years**
- **had any insurance refused or declined in the last 10 years**

You confirm that:

- **all policy holders, their partners (legal or de-facto), are not currently bankrupt, or subject to a debt agreement or personal insolvency agreement under Part IX (Part 9) or Part X (Part 10) of the Bankruptcy Act**



2. Your building

For a full description of what you are covered for under this policy, please read the Product Disclosure Statement (PDS).

Address: **3 Gwydir Pl Campbelltown NSW 2560**

Sum insured: **\$397,000**

A calculator can help with estimating your building's value, please visit [woolworthshomeinsurance.com.au/home/building-calculator](https://www.woolworthshomeinsurance.com.au/home/building-calculator) which is provided by Cordell Information Pty Ltd.

Flood cover: **Covered**

You describe your property as:

- **tenanted long term**
- **a house which is in good condition and well maintained**
- **wall construction is brick veneer**
- **roof construction is tiles**
- **not used for business purposes**
- **not currently under construction or renovation**
- **not under a strata title/body corporate, community title or company title**
- **situated on less than 10 acres of land**
- **not currently sublet or going to be sublet**
- **not heritage listed**



1300 641 379



[woolworths.com.au/myhomeinsurance](https://www.woolworths.com.au/myhomeinsurance)



2021 – 2022 Certificate of Insurance

Landlord Insurance
LAN108772788

2.a. Security features

Alarm type: **None**

Deadlocks/patio bolts on all external doors: **Yes**

External protection via window locks, shutters, bars or mesh: **Yes**

3. Special conditions



Special conditions of your cover:

It is hereby declared

Valid Lease Agreement

If there is no valid lease agreement and a condition report is not completed annually (or when a new lease commences or when a tenant vacates), then we will not cover:

1. Loss of Rent;
2. Malicious Acts and Theft by Tenants

In all other respects the policy conditions, exclusions, and limitations remain unaltered.

4. Excesses

If you make a claim, the excess is the amount you pay.

Building basic excess: \$500

Earthquake excess: \$500

Flood excess: \$500

Malicious Acts and Theft by Tenants excess: \$500

Please see our Premium Excess and Discount Guide on our website for more details about each excess at:

insurance.woolworths.com.au/home-insurance/useful-documents



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[woolworths.com.au/myhomeinsurance](https://www.woolworths.com.au/myhomeinsurance)



2021 – 2022 Certificate of Insurance

Landlord Insurance
LAN108772788

5. Cost breakdown

Below we have included a breakdown of how much your policy will cost, including all government charges. Please note that if you have made changes to your policy or made a claim during or since the last policy period this may affect how your premiums compare in the below table.

	2021 - 2022	2020 - 2021
	Base premium	Base premium
Base cost:	\$724.42	\$668.01
Emergency services levy:	\$85.48	\$108.22
GST:	\$80.99	\$77.62
Stamp duty:	\$80.18	\$76.85
TOTAL ANNUAL COST:	\$971.07	\$930.70

Anytime you renew your insurance, your premium is likely to change even if your circumstances haven't. We factor in things like the number of claims we experience, changes in government taxes and state or territory duty or levies and the cost of running our business. For further information on how this is calculated please see our Premium Excess and Discount Guide on our website insurance.woolworths.com.au/home-insurance/useful-documents

6. Your payments



You have chosen to pay:	Annually by Direct Debit from your credit card
Account details:	Credit card number ending in 471
Your payment:	\$971.07 (will automatically renew on 11 Nov 2021)
Payment due date:	11 Nov 2021

Please note

Payments will appear on your statement as Woolworths Insurance Chatswood.

What to expect at renewal

At least 14 days before your renewal date, we will send you a notice advising you if we are offering renewal. If so:

- **for automatic renewal**, the notice will set out the proposed new policy terms and premium. If no changes are required, and your premium payments are up to date, you do not need to do anything - your policy will automatically renew.
- **if you opted out of automatic renewals**, the notice will advise you to call us for a renewal quote and policy terms. If you're happy to proceed, we will renew your policy. If you don't contact us, your policy will lapse.



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woolworths.com.au/myhomeinsurance



Landlord Insurance
LAN111260434

15 November 2021

Helen Parker
7 Termeil Pl
FLINDERS NSW 2529

Thanks for continuing to pick Woolworths Landlords Insurance. You've picked an award winning insurance brand and we hope you're enjoying the benefits of being a Woolworths Insurance Customer.

This Certificate of Insurance (COI) along with your Product Disclosure Statement (PDS) sets out the terms and conditions of your insurance policy with us. Please check these to ensure the information in the COI is accurate and the cover provided suits your needs. If there is something you need to update or disclose, or if you do not wish to renew, make sure to contact us on 1300 641 379 before this policy renews on 15 Dec 2021. Our Target Market Determination is on our website insurance.woolworths.com.au. On payment, this COI becomes your tax invoice. Please store it in a safe place.

What you need to do:

Have a read of your PDS and make sure it still suits your needs. Also, review this COI and let us know if any of your information is incorrect or out of date. To make this easy for you we have highlighted the areas that could impact your cover. Keep an eye out for this icon.



These details may impact your cover.

Your payment summary



Single payment of:
\$716.86



This payment due on:
15 Dec 2021

This policy will automatically renew

For a complete breakdown of your premium, see section '5. Cost breakdown'.

Your renewal policy summary

Policy number: LAN111260434

Period of insurance:

From: **15 Dec 2021 (00:01 am AEST)**

To: **15 Dec 2022 (11:59 pm AEST)**

Your property:

**7 Termeil Pl
Flinders, NSW 2529**

Product:

Building

Sum insured:

Building: \$257,200

Basic excess:

Building: \$500

Legal liability:

Up to \$20 million

Optional benefits

None

you've added to your
policy:

We also offer Building Electrical Motor Burnout cover. Let us know if you'd like to add this onto your policy.



1300 641 379



woolworths.com.au/myhomeinsurance



2021 – 2022 Certificate of Insurance

Landlord Insurance

LAN111260434

Check this document carefully – is it accurate, complete and up to date?

This Certificate of Insurance sets out the information you have provided and the other information we have used to offer you this policy. Please check the information carefully.

If any changes are required or if you are unsure, please let us know immediately. Incorrect information may affect your ability to claim on the policy.

By accepting this policy, you are confirming that the information is up-to-date, accurate and complete.

For more detail about this obligation, see “Your duty to answer honestly” in the PDS and please refer to our website if you would like information on our Privacy Policy.

Cooling-off period

You have 14 days after purchasing or renewing your policy to decide whether it meets your needs. You can cancel during this period and we will give you a refund provided you have not made a claim. For more details about the cooling off period see our PDS.

Your Rewards

Thanks for registering your Everyday Rewards card with this policy.



Stay tuned for exclusive offers throughout the year.

Need to get in contact?

If you have any questions or feedback make sure to reach out.



Manage your policies online

Simply visit [woolworths.com.au/myhome](https://www.woolworths.com.au/myhome) and register to manage your policies online. You can view your policy details, manage payments and update your personal details.



Call 1300 641 379

**Operating hours Monday to Friday: 8am to 8pm AEST/AEDT
Saturday and Sunday 9am to 5pm AEST/AEDT**



Chat with us at [woolworths.com.au/chatnow](https://www.woolworths.com.au/chatnow)



To lodge a claim, visit [woolworths.com.au/insurance](https://www.woolworths.com.au/insurance) which is available 24 hours a day, seven days a week or call us on **1300 641 379**.



1300 641 379



[woolworths.com.au/myhomeinsurance](https://www.woolworths.com.au/myhomeinsurance)



Landlord Insurance
LAN111260434



1. About your policy

For a full description of what you are covered for under this policy, please read the Product Disclosure Statement (PDS).

Policy number:	LAN111260434
Policy holder(s):	Helen Parker, Vernon Parker
Contact phone number:	0468462921
Email address:	helenparker1111@gmail.com
Financial interest:	None
Claims history (past 3 years):	0 claims
You have told us that all policy holders, or their partners, have not:	<ul style="list-style-type: none"> • had any insurance claim declined for fraud or dishonesty in the last 10 years • had any criminal convictions, excluding driving related offences or convictions, in the last 10 years • had any insurance refused or declined in the last 10 years
You confirm that:	<ul style="list-style-type: none"> • all policy holders, their partners (legal or de-facto), are not currently bankrupt, or subject to a debt agreement or personal insolvency agreement under Part IX (Part 9) or Part X (Part 10) of the Bankruptcy Act



2. Your building

For a full description of what you are covered for under this policy, please read the Product Disclosure Statement (PDS).

Address:	7 Termeil Pl Flinders NSW 2529
Sum insured:	\$257,200 A calculator can help with estimating your building's value, please visit woolworthshomeinsurance.com.au/home/building-calculator which is provided by Cordell Information Pty Ltd.
Flood cover:	Covered
You describe your property as:	<ul style="list-style-type: none"> • tenanted long term • a townhouse which is in good condition and well maintained • wall construction is brick veneer • roof construction is colourbond/metal • not used for business purposes • not currently under construction or renovation • not under a strata title/body corporate, community title or company title • situated on less than 10 acres of land • not currently sublet or going to be sublet • not heritage listed



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[woolworths.com.au/myhomeinsurance](https://www.woolworths.com.au/myhomeinsurance)



2021 – 2022 Certificate of Insurance

Landlord Insurance
LAN111260434

2.a. Security features

Alarm type: **None**

Deadlocks/patio bolts on all external doors: **Yes**

External protection via window locks, shutters, bars or mesh: **Yes**

3. Special conditions



Special conditions of your cover:

It is hereby declared

Valid Lease Agreement

If there is no valid lease agreement and a condition report is not completed annually (or when a new lease commences or when a tenant vacates), then we will not cover:

1. Loss of Rent;
2. Malicious Acts and Theft by Tenants

In all other respects the policy conditions, exclusions, and limitations remain unaltered.

4. Excesses

If you make a claim, the excess is the amount you pay.

Building basic excess: \$500

Earthquake excess: \$500

Flood excess: \$500

Malicious Acts and Theft by Tenants excess: \$500

Please see our Premium Excess and Discount Guide on our website for more details about each excess at:

insurance.woolworths.com.au/home-insurance/useful-documents



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[woolworths.com.au/myhomeinsurance](https://www.woolworths.com.au/myhomeinsurance)



2021 – 2022 Certificate of Insurance

Landlord Insurance
LAN111260434

5. Cost breakdown

Below we have included a breakdown of how much your policy will cost, including all government charges. Please note that if you have made changes to your policy or made a claim during or since the last policy period this may affect how your premiums compare in the below table.

	2021 - 2022	2020 - 2021
	Base premium	Base premium
Base cost:	\$534.78	\$447.08
Emergency services levy:	\$63.10	\$72.43
GST:	\$59.79	\$51.95
Stamp duty:	\$59.19	\$51.43
TOTAL ANNUAL COST:	\$716.86	\$622.89

Anytime you renew your insurance, your premium is likely to change even if your circumstances haven't. We factor in things like the number of claims we experience, changes in government taxes and state or territory duty or levies and the cost of running our business. For further information on how this is calculated please see our Premium Excess and Discount Guide on our website insurance.woolworths.com.au/home-insurance/useful-documents

6. Your payments



You have chosen to pay:	Annually by Direct Debit from your credit card
Account details:	Credit card number ending in 471
Your payment:	\$716.86 (will automatically renew on 15 Dec 2021)
Payment due date:	15 Dec 2021

Please note

Payments will appear on your statement as Woolworths Insurance Chatswood.

What to expect at renewal

At least 14 days before your renewal date, we will send you a notice advising you if we are offering renewal. If so:

- **for automatic renewal**, the notice will set out the proposed new policy terms and premium. If no changes are required, and your premium payments are up to date, you do not need to do anything - your policy will automatically renew.
- **if you opted out of automatic renewals**, the notice will advise you to call us for a renewal quote and policy terms. If you're happy to proceed, we will renew your policy. If you don't contact us, your policy will lapse.



1300 641 379



woolworths.com.au/myhomeinsurance

42020 - Property Expenses - Land Tax

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	\$695.63	\$1,389.29	(49.93)%
7term	7 Termeil Place, Flinders NSW, Australia	\$507.01	\$1,031.78	(50.86)%
TOTAL		CY Balance	LY Balance	
		\$1,202.64	\$2,421.07	

Supporting Documents

- General Ledger [Report](#)
- LandTax_WP_2022.xlsx
- Land Tax 2022.pdf

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Land Tax (42020)					
<u>3 Gwydir Place, Campbelltown NSW, Australia (3gwydC)</u>					
28/01/2022	Land tax		695.63		695.63 DR
			695.63		695.63 DR
<u>7 Termeil Place, Flinders NSW, Australia (7term)</u>					
28/01/2022	Land tax		507.01		507.01 DR
			507.01		507.01 DR
Total Debits:	1,202.64				
Total Credits:	0.00				

Supporting information (cont.)

Name: ECONOTECH PTY LTD ATF HB SUPER
 Client ID: 93000424
 Correspondence ID: 1738892197
 Issue date: 19 January 2022

The assessment for the 2022 tax year is based on the following land owned as at 31 December 2021

Aggregated land

Average land value - calculated from the land value(s)

Land item no.	Land item and property ID	Notes	% Owned	Land Tax Taxable Value \$	Surcharge Taxable Value \$	LAND VALUE(S)			Average land value \$
						2020 \$	2021 \$	2022 \$	
1	3 GWYDIR PL CAMPBELLTOWN PID - 2317944	42.8%	100	382 333	Not applicable	351 000	351 000	445 000	382 333
2	7 TERMEIL PL FLINDERS PID - 3758979	30.4%	100	278 667	Not applicable	257 000	263 000	316 000	278 667
3	42 CARLTON RD CAMPBELLTOWN PID - 3480482	26.8%	100	259 000	Not applicable	256 000	243 000	278 000	259 000
Total aggregated land value				\$920 000	Nil				

Assessment calculation: Land Tax

Aggregated taxable land value	920 000		
Less threshold	<u>822 000</u>		
Tax \$100 plus balance @ 1.6%	98 000	1 668.00	
Subtotal			\$1 668.00
Total tax payable			\$1 668.00

After Discount \$1642.95

HB Super Contribution \$1202.64

Land Tax WP

Amount paid \$ 1,642.95

Property	Land value	%	Note
42 Carlton Rd	\$ 259,000.00		28.15% Not part of SMSF
3 Gwyndir Pl	\$ 382,333.00		41.56% SMSF's asset
7 Termeil Pl	\$ 278,667.00		30.29% SMSF's asset
	\$ 920,000.00		

Share of land tax for each property

42 Carlton Rd	\$ 462.53
3 Gwyndir Pl	\$ 682.78
7 Termeil Pl	\$ 497.65
	\$ 1,180.42

Amount paid \$ 1,202.64
Minor diff. \$ 22.22

Reallocation

3 Gwyndir Pl	\$ 695.63
7 Termeil Pl	\$ 507.01
	\$ 1,202.64

42040 - Property Expenses - Pest Control

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia		\$242.00	100%
TOTAL		CY Balance	LY Balance	
			\$242.00	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

HB Super

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

42060 - Property Expenses - Repairs Maintenance

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	\$515.00	\$3,098.50	(83.38)%
7term	7 Termeil Place, Flinders NSW, Australia		\$230.50	100%
TOTAL		CY Balance	LY Balance	
		\$515.00	\$3,329.00	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

HB Super

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
3 Gwydir Place, Campbelltown NSW, Australia (3gwydC)					
30/06/2022	Gross up rent		515.00		515.00 DR
			515.00		515.00 DR
Total Debits:	515.00				
Total Credits:	0.00				

42090 - Property Expenses - Stationery, Phone and Postage

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia		\$29.75	100%
7term	7 Termeil Place, Flinders NSW, Australia		\$6.05	100%
TOTAL		CY Balance	LY Balance	
			\$35.80	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

HB Super
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

42150 - Property Expenses - Water Rates

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	\$1,393.17	\$799.38	74.28%
7term	7 Termeil Place, Flinders NSW, Australia	\$711.13	\$615.09	15.61%
TOTAL		CY Balance	LY Balance	
		\$2,104.30	\$1,414.47	

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
<u>3 Gwydir Place, Campbelltown NSW, Australia (3gwydC)</u>					
30/06/2022	Gross up rent		1,393.17		1,393.17 DR
			1,393.17		1,393.17 DR
<u>7 Termeil Place, Flinders NSW, Australia (7term)</u>					
30/06/2022	Gross up rent		711.13		711.13 DR
			711.13		711.13 DR
Total Debits:	2,104.30				
Total Credits:	0.00				

48500 - Income Tax Expense

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$14,764.38	\$7,937.53	86.01%
TOTAL		CY Balance	LY Balance	
		\$14,764.38	\$7,937.53	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$374,150.86	\$389,697.55	(3.99)%
TOTAL		CY Balance	LY Balance	
		\$374,150.86	\$389,697.55	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
PARHEL00001A	Parker, Helen May - Accumulation (Accumulation)	(\$1,983,929.50)		(\$230,075.62)		\$25,966.75	(\$2,188,038.37)	10.29%
PARHEL00002P	Parker, Helen May - Pension (Pension)	(\$1,277,632.25)		(\$144,855.47)	\$31,940.00		(\$1,390,547.72)	8.84%
PARHEL00003P	Parker, Helen May - Pension (Pension)	(\$328,629.57)		(\$36,236.63)	\$18,205.00		(\$346,661.20)	5.49%
PARVER00001A	Parker, Vernon Bryan - Accumulation (Accumulation)	(\$379,741.13)		(\$44,066.72)		\$4,971.83	(\$418,836.02)	10.3%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$3,969,932.45)		(\$455,234.44)	\$50,145.00	\$30,938.58	(\$4,344,083.31)	

Supporting Documents

Members Summary [Report](#)

◦ Members Statements [Report](#)

Standard Checklist

Attach copies of Members Statements

HB Super Members Statement

Vernon Bryan Parker
7 Phillip Street
Campbelltown, New South Wales, 2560, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	81	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	418,836.02
Date Joined Fund:	12/08/2008	Total Death Benefit:	418,836.02
Service Period Start Date:	21/08/2007	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	PARVER00001A	Disability Benefit:	0.00
Account Start Date:	12/08/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	418,836.02
<u>Preservation Components</u>	
Preserved	0.01
Unrestricted Non Preserved	418,836.01
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	115,934.82
Taxable	302,901.20

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	379,741.13	341,809.45
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	44,066.72	40,649.89
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	4,971.83	2,718.21
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	418,836.02	379,741.13

HB Super Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Vernon Bryan Parker
Director

Helen May Parker
Director

HB Super Members Statement

Helen May Parker
7 Phillip Street
Campbelltown, New South Wales, 2560, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	70	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	2,188,038.37
Date Joined Fund:	12/08/2008	Total Death Benefit:	2,188,038.37
Service Period Start Date:	29/09/1970	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	PARHEL00001A	Disability Benefit:	0.00
Account Start Date:	12/08/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	2,188,038.37
<u>Preservation Components</u>	
Preserved	1,463,044.00
Unrestricted Non Preserved	724,994.37
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	964,936.31
Taxable	1,223,102.06

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,983,929.50	1,766,762.31
<u>Increases to Member account during the period</u>		
Employer Contributions		24,377.58
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	230,075.62	210,517.47
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		3,656.64
Income Tax	25,966.75	14,071.22
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	2,188,038.37	1,983,929.50

HB Super Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Vernon Bryan Parker
Director

Helen May Parker
Director

HB Super Members Statement

Helen May Parker
7 Phillip Street
Campbelltown, New South Wales, 2560, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	70	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	1,390,547.72
Date Joined Fund:	12/08/2008	Total Death Benefit:	1,390,547.72
Service Period Start Date:	29/09/1970	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	PARHEL00002P	Disability Benefit:	0.00
Account Start Date:	12/07/2011		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	1,390,547.72
<u>Preservation Components</u>	
Preserved	1,002,058.43
Unrestricted Non Preserved	388,489.29
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (50.34%)	699,975.14
Taxable	690,572.58

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,277,632.25	1,170,670.22
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	144,855.47	136,232.03
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	31,940.00	29,270.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	1,390,547.72	1,277,632.25

HB Super Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Vernon Bryan Parker
Director

Helen May Parker
Director

HB Super Members Statement

Helen May Parker
7 Phillip Street
Campbelltown, New South Wales, 2560, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	70	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	346,661.20
Date Joined Fund:	12/08/2008	Total Death Benefit:	346,661.20
Service Period Start Date:	29/09/1970	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	PARHEL00003P	Disability Benefit:	0.00
Account Start Date:	01/10/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	346,661.20
<u>Preservation Components</u>	
Preserved	293,472.92
Unrestricted Non Preserved	53,188.28
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (45.21%)	156,732.14
Taxable	189,929.06

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	328,629.57	300,992.92
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	36,236.63	35,156.65
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	18,205.00	7,520.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	346,661.20	328,629.57

HB Super Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Vernon Bryan Parker
Director

Helen May Parker
Director

HB Super Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Vernon Bryan Parker (Age: 81)											
PARVER00001A - Accumulation											
379,741.13			44,066.72				4,971.83				418,836.02
379,741.13			44,066.72				4,971.83				418,836.02
Helen May Parker (Age: 70)											
PARHEL00001A - Accumulation											
1,983,929.50			230,075.62				25,966.75				2,188,038.37
PARHEL00002P - Pension - Tax Free: 50.34%											
1,277,632.25			144,855.47		31,940.00						1,390,547.72
PARHEL00003P - Pension - Tax Free: 45.21%											
328,629.57			36,236.63		18,205.00						346,661.20
3,590,191.32			411,167.72		50,145.00		25,966.75				3,925,247.29
3,969,932.45			455,234.44		50,145.00		30,938.58				4,344,083.31

60400 - Bank Accounts

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANZ111443867	ANZ CMC Markets Cash Account 907114-1	\$2.00	\$2.00	0%
BWA0011619	Bankwest Business Zero Tran Account 001161-9	\$863.32	\$14,300.34	(93.96)%
CUS02367087	Qudos Qsaver 02367087	\$78,360.35	\$87,983.04	(10.94)%
CUS02376115	Qudos DIY 02376115	\$1,697,481.76		100%
MEB000824831	MeBank Business Online Saving 000824831			0%
MET055185319	Suncorp Business Premium 055185319	\$52,412.70		100%
TOTAL		CY Balance	LY Balance	
		\$1,829,120.13	\$102,285.38	

Supporting Documents

- Bank Statement Report [Report](#)
- Bank_stats_BW_619.pdf [BWA0011619](#)
- Statement OTR 1.pdf [CUS02367087](#)
- Statement QTR 2 .pdf [CUS02367087](#)
- Statement QTR 3.pdf [CUS02367087](#)
- Statement QTR 4.pdf [CUS02367087](#)
- MARCH.pdf [MET055185319](#)
- Qtr 4.pdf [MET055185319](#)

Standard Checklist

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

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / ANZ111443867
Account Name: ANZ CMC Markets Cash Account 907114-1
BSB and Account Number: 014936 111443867

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 2.00						\$ 2.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			2.00		
30/06/2022	CLOSING BALANCE			2.00		

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / BWA0011619

Account Name: Bankwest Business Zero Tran Account 001161-9

BSB and Account Number: 302985 0011619

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 14,300.34		\$ 110,806.57		\$ 97,369.55		\$ 863.32	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			14,300.34		
01/07/2021	CBA owner pay 1031		1,720.09	16,020.43		
02/07/2021	DIVIDEND NAB INTERIM DIV [System Matched Income Data]		1,448.40	17,468.83		
05/07/2021	Tax office	893.00		16,575.83		
12/07/2021	Superhelp Aust	550.00		16,025.83		
30/07/2021	ozway realty cam ozway realty campb		1,439.38	17,465.21		
02/08/2021	CBA Owner pay 1051		2,333.35	19,798.56		
31/08/2021	INTEREST SCG DISTRIBUTION [System Matched Income Data]		135.66	19,934.22		
31/08/2021	ozway realty cam ozway realty campb		1,726.29	21,660.51		
01/09/2021	CBA Owner pay 1075		1,375.94	23,036.45		
17/09/2021	DIVIDEND TAH FNL DIV [System Matched Income Data]		268.45	23,304.90		
22/09/2021	DIVIDEND SUN FNL&SPC DIV [System Matched Income Data]		941.76	24,246.66		
22/09/2021	DIVIDEND EDV DIV [System Matched Income Data]		140.00	24,386.66		
28/09/2021	DIVIDEND COLES GROUP LTD [System Matched Income Data]		674.52	25,061.18		
29/09/2021	DIVIDEND CBA FNL DIV [System Matched Income Data]		5,178.00	30,239.18		
29/09/2021	HB SUPER BEN PARKER	1,095.00		29,144.18		
30/09/2021	DIVIDEND FMG DIVIDEND [System Matched Income Data]		8,545.50	37,689.68		

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/09/2021	ozway realty cam ozway realty campb		1,791.13	39,480.81		
01/10/2021	CBA Owner pay 1098		2,287.33	41,768.14		
05/10/2021	ATO ATO004000015360847		4,389.39	46,157.53		
07/10/2021	DIVIDEND WESFARMERS LTD [System Matched Income Data]		2,168.10	48,325.63		
07/10/2021	BAS	2,401.00		45,924.63		
08/10/2021	DIVIDEND WOW FNL DIV [System Matched Income Data]		1,100.00	47,024.63		
29/10/2021	ozway realty cam ozway realty campb		1,579.35	48,603.98		
01/11/2021	CBA Owner pay 1112		1,984.99	50,588.97		
01/11/2021	Funds transfer [Direct Credit HB SUPER - Funds Transfer]	40,000.00		10,588.97		
12/11/2021	WOOLWORTHS INSURAN Chatswood AUS	971.07		9,617.90		
30/11/2021	ozway realty cam ozway realty campb		1,856.50	11,474.40		
01/12/2021	CBA Owner pay 1134		1,377.80	12,852.20		
02/12/2021	WESFARMERS LTD RCA21/01112782 [Return of Capital: \$2 per unit]		4,818.00	17,670.20		
15/12/2021	DIVIDEND NAB FINAL DIV [System Matched Income Data]		1,617.38	19,287.58		
16/12/2021	WOOLWORTHS INSURAN Chatswood AUS	716.86		18,570.72		
21/12/2021	DIVIDEND WBC DIVIDEND [System Matched Income Data]		1,553.40	20,124.12		
31/12/2021	ozway realty cam ozway realty campb		1,938.05	22,062.17		
31/12/2021	CBA Owner pay 1162		2,098.87	24,161.04		
11/01/2022	BAS	1,332.00		22,829.04		
28/01/2022	Land tax	1,202.64		21,626.40		
31/01/2022	ozway realty cam ozway realty campb		1,534.80	23,161.20		

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/02/2022	CBA Owner pay 1185		1,687.77	24,848.97		
02/02/2022	Pest Control Gwydir	145.00		24,703.97		
03/02/2022	Econotech Pty Lt RCPT: DZQXFJY8B7 T [Direct debit from Econotech Pty Ltd ATF HB Super RCPT: DZQXFJY8B7 Transfer]	20,000.00		4,703.97		
28/02/2022	INTEREST SCG DISTRIBUTION		140.49	4,844.46		
28/02/2022	ozway realty cam ozway realty campb		1,856.50	6,700.96		
01/03/2022	CBA Owner pay 1199		1,377.80	8,078.76		
08/03/2022	Econotech Pty Lt RCPT: 3X7NFMJ76DLB [Transfer]		20,004.99	28,083.75		
09/03/2022	fUNDS tRANSFER [DIRECT CREDIT HB SUPER Funds Transfer]	20,000.00		8,083.75		
11/03/2022	DIVIDEND VUK DIVIDEND [System Matched Income Data]		11.48	8,095.23		
17/03/2022	DIVIDEND TAH ITM DIV [System Matched Income Data]		249.27	8,344.50		
28/03/2022	DIVIDEND EDV DIV [System Matched Income Data]		250.00	8,594.50		
30/03/2022	DIVIDEND FMG DIVIDEND [System Matched Income Data]		3,483.00	12,077.50		
30/03/2022	DIVIDEND CBA ITM DIV [System Matched Income Data]		4,530.75	16,608.25		
30/03/2022	DIVIDEND WESFARMERS LTD [System Matched Income Data]		1,927.20	18,535.45		
31/03/2022	ozway realty cam ozway realty campb		1,763.13	20,298.58		
31/03/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]	10,000.00		10,298.58		
01/04/2022	DIVIDEND SUN INTERIM DIV [System Matched Income Data]		451.26	10,749.84		
19/04/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]	10,000.00		749.84		
29/04/2022	ozway realty cam ozway realty campb		1,613.48	2,363.32		
13/05/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]	1,500.00		863.32		
30/06/2022	CLOSING BALANCE			863.32		

HB Super
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		<u>110,806.57</u>	<u>97,369.55</u>			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CUS02367087

Account Name: Qudos Qsaver 02367087

BSB and Account Number: 704865 02367087

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 87,983.04 \$ 50,000.00 \$ 40,377.31 \$ 78,360.35

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			87,983.04		
31/07/2021	Interest		44.84	88,027.88		
05/08/2021	Transfer Pension payment to SAV 02371xxx NET#891405636	25,000.00		63,027.88		
07/08/2021	Transfer Helen Pension to SAV 02371xxx NET#891660066	25,000.00		38,027.88		
31/08/2021	Interest		20.54	38,048.42		
30/09/2021	Interest		15.63	38,064.05		
31/10/2021	Interest		16.17	38,080.22		
01/11/2021	Funds transfer [Direct Credit HB SUPER - Funds Transfer]		40,000.00	78,080.22		
30/11/2021	Interest		32.09	78,112.31		
31/12/2021	Interest		33.17	78,145.48		
31/01/2022	Interest		33.18	78,178.66		
28/02/2022	Interest		29.99	78,208.65		
31/03/2022	Interest		33.21	78,241.86		
30/04/2022	Interest		30.22	78,272.08		
31/05/2022	Interest		36.35	78,308.43		
30/06/2022	Interest		51.92	78,360.35		
30/06/2022	CLOSING BALANCE			78,360.35		

HB Super
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		<u>50,000.00</u>	<u>40,377.31</u>			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CUS02376115

Account Name: Qudos DIY 02376115

BSB and Account Number: 704865 02376115

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 1,697,481.76 \$ 1,697,481.76

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/07/2021	Transfer from INV 163066761		1,089,171.00	1,089,171.00		
17/07/2021	Interest Credit by Transfer		15,792.97	1,104,963.97		
31/07/2021	Interest		158.93	1,105,122.90		
31/07/2021	Bonus Interest 0.4500%.		204.34	1,105,327.24		
31/08/2021	Interest		328.57	1,105,655.81		
31/08/2021	Bonus Interest 0.3500%.		340.68	1,105,996.49		
30/09/2021	Interest		318.17	1,106,314.66		
30/09/2021	Bonus Interest 0.3500%.		318.16	1,106,632.82		
22/10/2021	Transfer from INV 163067912		580,000.00	1,686,632.82		
22/10/2021	Interest Credit by Transfer		1,599.37	1,688,232.19		
31/10/2021	Interest		379.15	1,688,611.34		
31/10/2021	Bonus Interest 0.3500%.		379.15	1,688,990.49		
30/11/2021	Interest		485.88	1,689,476.37		
30/11/2021	Bonus Interest 0.3500%.		485.87	1,689,962.24		
31/12/2021	Interest		502.36	1,690,464.60		
31/12/2021	Bonus Interest 0.3500%.		502.36	1,690,966.96		
31/01/2022	Interest		502.65	1,691,469.61		

**HB Super
Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/01/2022	Bonus Interest 0.3500%.		502.66	1,691,972.27		
28/02/2022	Interest		454.28	1,692,426.55		
28/02/2022	Bonus Interest 0.3500%.		454.29	1,692,880.84		
31/03/2022	Interest		503.22	1,693,384.06		
31/03/2022	Bonus Interest 0.3500%.		503.23	1,693,887.29		
30/04/2022	Interest		487.28	1,694,374.57		
30/04/2022	Bonus Interest 0.3500%.		487.29	1,694,861.86		
31/05/2022	Interest		503.81	1,695,365.67		
31/05/2022	Bonus Interest 0.6000%.		643.12	1,696,008.79		
30/06/2022	Interest		487.89	1,696,496.68		
30/06/2022	Bonus Interest 1.0000%.		985.08	1,697,481.76		
30/06/2022	CLOSING BALANCE			1,697,481.76		
			1,697,481.76			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / MEB000824831
Account Name: MeBank Business Online Saving 000824831
BSB and Account Number: 944600 000824831

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 20,004.99		\$ 20,004.99		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
03/02/2022	Econotech Pty Lt RCPT: DZQXFJY8B7 T [Direct debit from Econotech Pty Ltd ATF HB Super RCPT: DZQXFJY8B7 Transfer]		20,000.00	20,000.00		
28/02/2022	Interest		4.99	20,004.99		
08/03/2022	Econotech Pty Lt RCPT: 3X7NFMJ76DLB [Transfer]	20,004.99		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		20,004.99	20,004.99			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / MET055185319

Account Name: Suncorp Business Premium 055185319

BSB and Account Number: 484799 055185319

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 1,184.00		\$ 53,596.70		\$ 52,412.70	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
09/03/2022	fUNDS tRANSFER [DIRECT CREDIT HB SUPER Funds Transfer]		20,000.00	20,000.00		
31/03/2022	CREDIT INTEREST		0.12	20,000.12		
31/03/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]		10,000.00	30,000.12		
31/03/2022	DIRECT CREDIT COLES GROUP LTD INT22/01087604 [System Matched Income Data]		794.97	30,795.09		
01/04/2022	DIRECT CREDIT CBA owner pay 1220		1,882.39	32,677.48		
07/04/2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 352772173689160 REFERENCE NUMBER 12665311	1,184.00		31,493.48		
13/04/2022	DIRECT CREDIT WOW ITM DIV 001275548484 [System Matched Income Data]		780.00	32,273.48		
19/04/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]		10,000.00	42,273.48		
30/04/2022	CREDIT INTEREST		0.30	42,273.78		
02/05/2022	DIRECT CREDIT CBA Owner pay 1241		1,702.05	43,975.83		
13/05/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]		1,500.00	45,475.83		
31/05/2022	CREDIT INTEREST		0.38	45,476.21		
31/05/2022	DIRECT CREDIT ozway realty cam ozway realty campb		1,894.54	47,370.75		
01/06/2022	DIRECT CREDIT CBA Owner pay 1262		1,355.80	48,726.55		
21/06/2022	DIRECT CREDIT VUK DIVIDEND JUN22/00882826 [System Matched Income Data]		26.67	48,753.22		
24/06/2022	DIRECT CREDIT WBC DIVIDEND 001277831247 [System Matched Income Data]		1,579.29	50,332.51		

HB Super
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/06/2022	CREDIT INTEREST		0.41	50,332.92		
30/06/2022	DIRECT CREDIT ozway realty cam ozway realty campb		2,079.78	52,412.70		
30/06/2022	CLOSING BALANCE			52,412.70		
		<u>1,184.00</u>	<u>53,596.70</u>			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / CUS163066761

Account Name: Qudos 12 Month Term Deposit

BSB and Account Number: 704865 163066761

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 1,089,171.00		\$ 1,089,171.00				\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			1,089,171.00		
17/07/2021	Transfer from INV 163066761	1,089,171.00		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		1,089,171.00				

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / CUS163067912
Account Name: Qudos 6 Month Term Deposit
BSB and Account Number: 704865 163067912

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 580,000.00		\$ 580,000.00				\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			580,000.00		
22/10/2021	Transfer from INV 163067912	580,000.00		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		580,000.00				



For enquiries, message us on the Bankwest App or
Bankwest Online Banking, or call us on 13 17 19
If you're a business customer, call 13 7000

**BUSINESS ZERO TRAN
ACCOUNT STATEMENT**

BSB Number	302-985
Account Number	001161-9
Period	1 Jul 21 - 30 Jul 21
Page 1 of 1	Statement Number 37



BS2113AN14 035432-000000 (014R)
THE TRUSTEE
HB SUPER
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Account of: **ECONOTECH PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
01 JUL 21	OPENING BALANCE			14,300.34
01 JUL 21	CBA owner pay 1031		1,720.09	16,020.43
02 JUL 21	DIVIDEND NAB INTERIM DIV		1,448.40	17,468.83
05 JUL 21	Tax office	893.00		16,575.83
12 JUL 21	Superhelp Aust	550.00		16,025.83
30 JUL 21	ozway realty cam ozway realty campb		1,439.38	17,465.21
30 JUL 21	CLOSING BALANCE			17,465.21
	TOTAL DEBITS	\$1,443.00		
	TOTAL CREDITS		\$4,607.87	

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BSB Number **302-985**
Account Number **001161-9**
Period **31 Jul 21 - 31 Aug 21**
Page 1 of 1 Statement Number 38



BS2433AN10 021652-000000 (014R)

THE TRUSTEE
HB SUPER
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560



Account of: **ECONOTECH PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
31 JUL 21	OPENING BALANCE			17,465.21
02 AUG 21	CBA Owner pay 1051			19,798.56
31 AUG 21	ozway realty cam ozway realty campb		2,333.35	
31 AUG 21	INTEREST SCG DISTRIBUTION		1,726.29	
31 AUG 21	CLOSING BALANCE		135.66	21,660.51
	TOTAL DEBITS	\$0.00		
	TOTAL CREDITS		\$4,195.30	

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BS2433AN10 / 021652 / 0002459

BS2433AN10 / 021652 / 0002459



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**BUSINESS ZERO TRAN
ACCOUNT STATEMENT**

BSB Number **302-985**
Account Number **001161-9**
Period **1 Sep 21 - 28 Sep 21**
Page 1 of 1 Statement Number 39



BS2713AN05 012491-000000 (014R)
THE TRUSTEE
HB SUPER
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Account of: **ECONOTECH PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
01 SEP 21	OPENING BALANCE			21,660.51
01 SEP 21	CBA Owner pay 1075			23,036.45
17 SEP 21	DIVIDEND TAH FNL DIV		1,375.94	23,036.45
22 SEP 21	DIVIDEND EDV DIV		268.45	23,304.90
22 SEP 21	DIVIDEND SUN FNL&SPC DIV		140.00	
28 SEP 21	DIVIDEND COLES GROUP LTD		941.76	24,386.66
28 SEP 21	CLOSING BALANCE		674.52	25,061.18
	TOTAL DEBITS	\$0.00		
	TOTAL CREDITS		\$3,400.67	

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**BUSINESS ZERO TRAN
ACCOUNT STATEMENT**

BSB Number	302-985
Account Number	001161-9
Period	29 Sep 21 - 30 Sep 21
Page 1 of 1	Statement Number 40



BS2733AN14 031772-000000 (014R)

THE TRUSTEE
HB SUPER
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Account of: **ECONOTECH PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
29 SEP 21	OPENING BALANCE			25,061.18
29 SEP 21	DIVIDEND CBA FNL DIV		5,178.00	
29 SEP 21	HB SUPER BEN PARKER	1,095.00		29,144.18
30 SEP 21	ozway realty cam ozway realty campb		1,791.13	
30 SEP 21	DIVIDEND FMG DIVIDEND		8,545.50	39,480.81
30 SEP 21	CLOSING BALANCE			39,480.81
	TOTAL DEBITS	\$1,095.00		
	TOTAL CREDITS		\$15,514.63	

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BS2733AN14 / 031772 / 0001657



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**BUSINESS ZERO TRAN
ACCOUNT STATEMENT**

BSB Number **302-985**
Account Number **001161-9**
Period **1 Oct 21 - 29 Oct 21**
Page 1 of 1 Statement Number 41



BS3023AN12 027933-000000 (014R)

THE TRUSTEE
HB SUPER
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Account of: **ECONOTECH PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
01 OCT 21	OPENING BALANCE			39,480.81
01 OCT 21	CBA Owner pay 1098		2,287.33	41,768.14
05 OCT 21	ATO ATO004000015360847		4,389.39	46,157.53
07 OCT 21	DIVIDEND WESFARMERS LTD		2,168.10	
07 OCT 21	BAS	2,401.00		45,924.63
08 OCT 21	DIVIDEND WOW FNL DIV		1,100.00	47,024.63
29 OCT 21	ozway realty cam ozway realty campb		1,579.35	48,603.98
29 OCT 21	CLOSING BALANCE			48,603.98
	TOTAL DEBITS	\$2,401.00		
	TOTAL CREDITS		\$11,524.17	

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BSB Number	302-985
Account Number	001161-9
Period	30 Oct 21 - 30 Nov 21
Page 1 of 1	Statement Number 42

THE TRUSTEE
HB SUPER
7 PHILLIP STREET
CAMPBELLTOWN NSW 2560

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
30 OCT 21	OPENING BALANCE			\$48,603.98
01 NOV 21	Funds transfer	\$40,000.00		\$8,603.98
01 NOV 21	CBA Owner pay 1112		\$1,984.99	\$10,588.97
12 NOV 21	WOOLWORTHS INSURAN Chatswood AUS	\$971.07		\$9,617.90
30 NOV 21	ozway realty cam ozway realty campb		\$1,856.50	\$11,474.40
30 NOV 21	CLOSING BALANCE			\$11,474.40
	TOTAL DEBITS	\$40,971.07		
	TOTAL CREDITS		\$3,841.49	

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BSB Number	302-985
Account Number	001161-9
Period	1 Dec 21 - 24 Dec 21
Page 1 of 1	Statement Number 43

THE TRUSTEE
HB SUPER
UNIT 2
38 ALBERT ROAD
STRATHFIELD NSW 2135

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
01 DEC 21	OPENING BALANCE			\$11,474.40
01 DEC 21	CBA Owner pay 1134		\$1,377.80	\$12,852.20
02 DEC 21	WESFARMERS LTD RCA21/01112782		\$4,818.00	\$17,670.20
15 DEC 21	DIVIDEND NAB FINAL DIV		\$1,617.38	\$19,287.58
16 DEC 21	WOOLWORTHS INSURAN Chatswood AUS	\$716.86		\$18,570.72
21 DEC 21	DIVIDEND WBC DIVIDEND		\$1,553.40	\$20,124.12
24 DEC 21	CLOSING BALANCE			\$20,124.12
	TOTAL DEBITS	\$716.86		
	TOTAL CREDITS		\$9,366.58	

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BSB Number	302-985
Account Number	001161-9
Period	25 Dec 21 - 31 Dec 21
Page 1 of 1	Statement Number 44

THE TRUSTEE
HB SUPER
UNIT 2
38 ALBERT ROAD
STRATHFIELD NSW 2135

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
25 DEC 21	OPENING BALANCE			\$20,124.12
31 DEC 21	CBA Owner pay 1162		\$2,098.87	\$22,222.99
31 DEC 21	ozway realty cam ozway realty campb		\$1,938.05	\$24,161.04
31 DEC 21	CLOSING BALANCE			\$24,161.04
	TOTAL DEBITS	\$0.00		
	TOTAL CREDITS		\$4,036.92	

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BSB Number	302-985
Account Number	001161-9
Period	1 Jan 22 - 31 Jan 22
Page 1 of 1	Statement Number 45

THE TRUSTEE
HB SUPER
UNIT 2
38 ALBERT ROAD
STRATHFIELD NSW 2135

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
01 JAN 22	OPENING BALANCE			\$24,161.04
11 JAN 22	BAS	\$1,332.00		\$22,829.04
28 JAN 22	Land tax	\$1,202.64		\$21,626.40
31 JAN 22	ozway realty cam ozway realty campb		\$1,534.80	\$23,161.20
31 JAN 22	CLOSING BALANCE			\$23,161.20
	TOTAL DEBITS	\$2,534.64		
	TOTAL CREDITS		\$1,534.80	

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BSB Number	302-985
Account Number	001161-9
Period	1 Feb 22 - 28 Feb 22
Page 1 of 1	Statement Number 46

THE TRUSTEE
HB SUPER
UNIT 2
38 ALBERT ROAD
STRATHFIELD NSW 2135

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9				
Date	Particulars	Debit	Credit	Balance
01 FEB 22	OPENING BALANCE			\$23,161.20
01 FEB 22	CBA Owner pay 1185		\$1,687.77	\$24,848.97
02 FEB 22	Pest Control Gwydir	\$145.00		\$24,703.97
03 FEB 22	Econotech Pty Lt RCPT: DZQXFJY8B7 T	\$20,000.00		\$4,703.97
28 FEB 22	ozway realty cam ozway realty campb		\$1,856.50	\$6,560.47
28 FEB 22	INTEREST SCG DISTRIBUTION		\$140.49	\$6,700.96
28 FEB 22	CLOSING BALANCE			\$6,700.96
	TOTAL DEBITS	\$20,145.00		
	TOTAL CREDITS		\$3,684.76	

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BSB Number	302-985
Account Number	001161-9
Period	1 Mar 22 - 28 Mar 22
Page 1 of 1	Statement Number 47

THE TRUSTEE
HB SUPER
UNIT 2
38 ALBERT ROAD
STRATHFIELD NSW 2135

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9				
Date	Particulars	Debit	Credit	Balance
01 MAR 22	OPENING BALANCE			\$6,700.96
01 MAR 22	CBA Owner pay 1199		\$1,377.80	\$8,078.76
08 MAR 22	Econotech Pty Lt RCPT: 3X7NFMJ76DLB		\$20,004.99	\$28,083.75
09 MAR 22	fUNDS tRANSFER	\$20,000.00		\$8,083.75
11 MAR 22	DIVIDEND VUK DIVIDEND		\$11.48	\$8,095.23
17 MAR 22	DIVIDEND TAH ITM DIV		\$249.27	\$8,344.50
28 MAR 22	DIVIDEND EDV DIV		\$250.00	\$8,594.50
28 MAR 22	CLOSING BALANCE			\$8,594.50
	TOTAL DEBITS	\$20,000.00		
	TOTAL CREDITS		\$21,893.54	

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BSB Number	302-985
Account Number	001161-9
Period	29 Mar 22 - 31 Mar 22
Page 1 of 1	Statement Number 48

THE TRUSTEE
HB SUPER
UNIT 2
38 ALBERT ROAD
STRATHFIELD NSW 2135

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9

Date	Particulars	Debit	Credit	Balance
29 MAR 22	OPENING BALANCE			\$8,594.50
30 MAR 22	DIVIDEND WESFARMERS LTD		\$1,927.20	\$10,521.70
30 MAR 22	DIVIDEND CBA ITM DIV		\$4,530.75	\$15,052.45
30 MAR 22	DIVIDEND FMG DIVIDEND		\$3,483.00	\$18,535.45
31 MAR 22	Funds Transfer	\$10,000.00		\$8,535.45
31 MAR 22	ozway realty cam ozway realty campb		\$1,763.13	\$10,298.58
31 MAR 22	CLOSING BALANCE			\$10,298.58
	TOTAL DEBITS	\$10,000.00		
	TOTAL CREDITS		\$11,704.08	

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BSB Number	302-985
Account Number	001161-9
Period	1 Apr 22 - 29 Apr 22
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THE TRUSTEE
HB SUPER
UNIT 2
38 ALBERT ROAD
STRATHFIELD NSW 2135

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9				
Date	Particulars	Debit	Credit	Balance
01 APR 22	OPENING BALANCE			\$10,298.58
01 APR 22	DIVIDEND SUN INTERIM DIV		\$451.26	\$10,749.84
19 APR 22	Funds Transfer	\$10,000.00		\$749.84
29 APR 22	ozway realty cam ozway realty campb		\$1,613.48	\$2,363.32
29 APR 22	CLOSING BALANCE			\$2,363.32
	TOTAL DEBITS	\$10,000.00		
	TOTAL CREDITS		\$2,064.74	

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BSB Number	302-985
Account Number	001161-9
Period	30 Apr 22 - 31 May 22
Page 1 of 1	Statement Number 50

THE TRUSTEE
HB SUPER
UNIT 2
38 ALBERT ROAD
STRATHFIELD NSW 2135

Account of: ECONOTECH PTY LTD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 001161-9				
Date	Particulars	Debit	Credit	Balance
30 APR 22	OPENING BALANCE			\$2,363.32
13 MAY 22	Funds Transfer	\$1,500.00		\$863.32
31 MAY 22	CLOSING BALANCE			\$863.32
	TOTAL DEBITS	\$1,500.00		
	TOTAL CREDITS		\$0.00	

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Statement of Account

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ECONOTECH PTY LTD ATF HB SUPER
7 Phillip Street
CAMPBELLTOWN NSW 2560

Customer No.	7251263
Statement No.	5 (Page 1 of 2)
Statement Begins	1 July 2021
Statement Ends	30 September 2021
Bank BSB No.	704-865
Shares	\$0.00

Account Summary

Account Type	Account No.	Account Description	Closing Balance
SAV	02367039	Saving zero - HB Super	\$0.00
SAV	02367087	Qsaver - HB Super	\$38,064.05
SAV	02376115	DIY - HB SUPER	\$1,106,632.82
INV	163066761	12 Month Term Deposit (Closed)	\$0.00
INV	163067912	6 Month Term Deposit	\$580,000.00

AC Type: **SAV** AC No: **02367039** AC Description: **Saving zero - HB Super**
AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jul		Opening Balance			\$0.00
30 Sep		Closing Balance			\$0.00

AC Type: **SAV** AC No: **02367087** AC Description: **Qsaver - HB Super**
AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jul		Opening Balance			\$87,983.04
31 Jul	31 Jul	Interest		44.84	88,027.88
5 Aug	5 Aug	Internet Transfer Transfer Pension payment to SAV 02371xxx NET#891405636	25,000.00		63,027.88
7 Aug	7 Aug	Internet Transfer Transfer Helen Pension to SAV 02371xxx NET#891660066	25,000.00		38,027.88
31 Aug	31 Aug	Interest		20.54	38,048.42

Interest year to date; the figure shown in line with this reference is the cumulative total of the interest you have earned or paid since 1st July and is included in the balance. The last figure shown in each balance column above indicates the closing balance in your account. Please check this statement and contact us immediately if you identify any discrepancies or unauthorised transactions appearing on your account. If you would like to make a complaint, provide feedback, or for further information about your account(s) and our products and services, please call 1300 747 747.

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Sep	30 Sep	Interest (Interest Earned YTD \$81.01) Current Credit Rate 0.5%		15.63	38,064.05
30 Sep		Closing Balance			\$38,064.05

AC Type: **SAV** AC No: **02376115** AC Description: **DIY - HB SUPER**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jul		Opening Balance			\$0.00
16 Jul	17 Jul	Interest Credit by Transfer		15,792.97	15,792.97
16 Jul	17 Jul	Transfer Transfer from INV 163066761		1,089,171.00	1,104,963.97
31 Jul	31 Jul	Bonus Interest 0.4500%.		204.34	1,105,168.31
31 Jul	31 Jul	Interest		158.93	1,105,327.24
31 Aug	31 Aug	Bonus Interest 0.3500%.		340.68	1,105,667.92
31 Aug	31 Aug	Interest		328.57	1,105,996.49
30 Sep	30 Sep	Bonus Interest 0.3500%.		318.16	1,106,314.65
30 Sep	30 Sep	Interest (Interest Earned YTD \$1,668.85) Current Credit Rate 0.35%		318.17	1,106,632.82
30 Sep		Closing Balance			\$1,106,632.82

AC Type: **INV** AC No: **163066761** AC Description: **12 Month Term Deposit (Closed)**
 Maturity Date: **17/07/2021**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jul		Opening Balance			\$1,089,171.00
16 Jul	17 Jul	Interest Payment By Transfer \$15,792.97			1,089,171.00
16 Jul	17 Jul	Closing withdrawal/redemption - transfer (Interest Earned YTD \$15,792.97) Current Credit Rate 1.45%	1,089,171.00		0.00
30 Sep		Closing Balance			\$0.00

AC Type: **INV** AC No: **163067912** AC Description: **6 Month Term Deposit**
 Maturity Date: **23/10/2021**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jul		Opening Balance Current Credit Rate 0.55%			\$580,000.00
30 Sep		Closing Balance			\$580,000.00

Head Office Address
 Locked Bag 5020 Mascot NSW 1460
 Tel. 1300 747 747 | Fax. (02) 9582 3400



Statement of Account



028595
 014
 ECONOTECH PTY LTD ATF HB SUPER
 7 Phillip Street
 CAMPBELLTOWN NSW 2560

Customer No.	7251263
Statement No.	6 (Page 1 of 2)
Statement Begins	1 October 2021
Statement Ends	31 December 2021
Bank BSB No.	704-865
Shares	\$0.00

Account Summary

Account Type	Account No.	Account Description	Closing Balance
SAV	02367039	Saving zero - HB Super	\$0.00
SAV	02367087	Qsaver - HB Super	\$78,145.48
SAV	02376115	DIY - HB SUPER	\$1,690,966.96
INV	163067912	6 Month Term Deposit (Closed)	\$0.00

AC Type: **SAV** AC No: **02367039** AC Description: **Saving zero - HB Super**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Oct		Opening Balance			\$0.00
31 Dec		Closing Balance			\$0.00

AC Type: **SAV** AC No: **02367087** AC Description: **Qsaver - HB Super**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Oct		Opening Balance			\$38,064
31 Oct	31 Oct	Interest		16.17	38,080
1 Nov	1 Nov	Direct Credit HB SUPER - Funds Transfer		40,000.00	78,080
30 Nov	30 Nov	Interest		32.09	78,112
31 Dec	31 Dec	Interest (Interest Earned YTD \$162.44) Current Credit Rate 0.5%		33.17	78,145
31 Dec		Closing Balance			\$78,145

Interest year to date, the figure shown in line with this reference is the cumulative total of the interest you have earned or paid since 1st July and is included in the balance. The last figure shown in each balance column above indicates the closing balance in your account. Please check this statement and contact us immediately if you identify any discrepancies or unauthorised transactions appearing on your account. If you would like to make a complaint, provide feedback, or for further information about your account(s) and our products and services, call 1300 747 747.

Statement of Account

H 027056
014

ECONOTECH PTY LTD ATF HB SUPER
7 Phillip Street
CAMPBELLTOWN NSW 2560

Customer No.	7251263
Statement No.	7 (Page 1 of 2)
Statement Begins	1 January 2022
Statement Ends	31 March 2022
Bank BSB No.	704-865
Shares	\$0.00

Account Summary

Account Type	Account No.	Account Description	Closing Balance
SAV	02367039	Saving zero - HB Super	\$0.00
SAV	02367087	Qsaver - HB Super	\$78,241.86
SAV	02376115	DIY - HB SUPER	\$1,693,887.29

AC Type: **SAV** AC No: **02367039** AC Description: **Saving zero - HB Super**
AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jan		Opening Balance			\$0.00
31 Mar		Closing Balance			\$0.00

AC Type: **SAV** AC No: **02367087** AC Description: **Qsaver - HB Super**
AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jan		Opening Balance			\$78,145.48
31 Jan	31 Jan	Interest		33.18	78,178.66
28 Feb	28 Feb	Interest		29.99	78,208.65
31 Mar	31 Mar	Interest (Interest Earned YTD \$258.82) Current Credit Rate 0.5%		33.21	78,241.86
31 Mar		Closing Balance			\$78,241.86

Interest year to date; the figure shown in line with this reference is the cumulative total of the interest you have earned or paid since 1st July and is included in the balance.
The last figure shown in each balance column above indicates the closing balance in your account. Please check this statement and contact us immediately if you identify any discrepancies or unauthorised transactions appearing on your account. If you would like to make a complaint, provide feedback, or for further information about your account(s) and our products and services, please call 1300 747 747.

AC Type: **SAV**

AC No: **02376115**

AC Description: **DIY - HB SUPER**

AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jan		Opening Balance			\$1,690,966.96
31 Jan	31 Jan	Bonus Interest 0.3500%.		502.66	1,691,469.62
31 Jan	31 Jan	Interest		502.65	1,691,972.27
28 Feb	28 Feb	Bonus Interest 0.3500%.		454.29	1,692,426.56
28 Feb	28 Feb	Interest		454.28	1,692,880.84
31 Mar	31 Mar	Bonus Interest 0.3500%.		503.23	1,693,384.07
31 Mar	31 Mar	Interest (Interest Earned YTD \$7,323.95) Current Credit Rate 0.35%		503.22	1,693,887.29
31 Mar		Closing Balance			\$1,693,887.29

Statement of Account

H 004193
006

ECONOTECH PTY LTD ATF HB SUPER
2 / 38 Albert Road
STRATHFIELD NSW 2135

Customer No.	7251263
Statement No.	8 (Page 1 of 2)
Statement Begins	1 April 2022
Statement Ends	30 June 2022
Bank BSB No.	704-865
Shares	\$0.00

Account Summary

Account Type	Account No.	Account Description	Closing Balance
SAV	02367039	Saving zero - HB Super	\$0.00
SAV	02367087	Qsaver - HB Super	\$78,360.35
SAV	02376115	DIY - HB SUPER	\$1,697,481.76
INV	163066761	12 Month Term Deposit (Closed)	\$0.00
INV	163067912	6 Month Term Deposit (Closed)	\$0.00

AC Type: **SAV** AC No: **02367039** AC Description: **Saving zero - HB Super**
AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance (Interest Earned YTD \$0.00) (Interest Charged YTD \$0.00)			\$0.00
30 Jun		Closing Balance			\$0.00

AC Type: **SAV** AC No: **02367087** AC Description: **Qsaver - HB Super**
AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance			\$78,241.86
30 Apr	30 Apr	Interest		30.22	78,272.08
31 May	31 May	Interest		36.35	78,308.43
30 Jun	30 Jun	Interest (Interest Earned YTD \$377.31) (Interest Charged YTD \$0.00) Current Credit Rate 1.1%		51.92	78,360.35

Interest year to date; the figure shown in line with this reference is the cumulative total of the interest you have earned or paid since 1st July and is included in the balance. The last figure shown in each balance column above indicates the closing balance in your account. Please check this statement and contact us immediately if you identify any discrepancies or unauthorised transactions appearing on your account. If you would like to make a complaint, provide feedback, or for further information about your account(s) and our products and services, please call 1300 747 747.

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
30 Jun		Closing Balance			\$78,360.35

AC Type: **SAV** AC No: **02376115** AC Description: **DIY - HB SUPER**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance			\$1,693,887.29
30 Apr	30 Apr	Bonus Interest 0.3500%.		487.29	1,694,374.58
30 Apr	30 Apr	Interest		487.28	1,694,861.86
31 May	31 May	Bonus Interest 0.6000%.		643.12	1,695,504.98
31 May	31 May	Interest		503.81	1,696,008.79
30 Jun	30 Jun	Bonus Interest 1.0000%.		985.08	1,696,993.87
30 Jun	30 Jun	Interest (Interest Earned YTD \$10,918.42) (Interest Charged YTD \$0.00) Current Credit Rate 0.35%		487.89	1,697,481.76
30 Jun		Closing Balance			\$1,697,481.76

AC Type: **INV** AC No: **163066761** AC Description: **12 Month Term Deposit (Closed)**
 Maturity Date: **17/07/2021**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance (Interest Earned YTD \$15,792.97) (Interest Charged YTD \$0.00) Current Credit Rate 1.45%			\$0.00
30 Jun		Closing Balance			\$0.00

AC Type: **INV** AC No: **163067912** AC Description: **6 Month Term Deposit (Closed)**
 Maturity Date: **23/10/2021**
 AC Owner: ECONOTECH PTY LTD ATF HB SUPER

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Apr		Opening Balance (Interest Earned YTD \$1,599.37) (Interest Charged YTD \$0.00) Current Credit Rate 0.55%			\$0.00
30 Jun		Closing Balance			\$0.00

ECONOTECH PTY LTD ACN 074 956 746 ATF
HB SUPER
UNIT 201
1-9 PYRMONT BRIDGE RD
PYRMONT NSW 2009

Account Summary

Opening Balance	\$0.00
Total Withdrawals	\$0.00 -
Total Deposits	\$30,795.09+
Closing Balance	\$30,795.09

BSB Number **484-799**

Account Number **055185319**

Statement Period **7/03/2022 - 31/03/2022**

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
9 Mar 2022	DIRECT CREDIT HB SUPER Funds Transfer		20,000.00	20,000.00
31 Mar 2022	DIRECT CREDIT COLES GROUP LTD INT22/01087604		794.97	20,794.97
31 Mar 2022	DIRECT CREDIT HB SUPER Funds Transfer		10,000.00	30,794.97
31 Mar 2022	CREDIT INTEREST		0.12	30,795.09
	CLOSING BALANCE			30,795.09

Summary of Interest, Fees and Charges on this account for period 7 March 2022 - 31 March 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.12	\$0.12	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Complaints and Feedback

If we didn't meet your expectations in any way or to lodge a complaint with Suncorp Bank, please contact us on 13 11 55. For information on our complaint processes or to escalate a complaint with us visit www.suncorp.com.au/contact-us/customer-relations or lodge your complaint with the Australian Financial Complaints Authority by visiting www.afca.org.au, calling 1800 931 678, emailing info@afca.org.au or sending a letter to GPO Box 3, Melbourne VIC 3001.

ECONOTECH PTY LTD ACN 074 956 746 ATF
HB SUPER
UNIT 201
1-9 PYRMONT BRIDGE RD
PYRMONT NSW 2009

Account Summary

Opening Balance	\$30,795.09
Total Withdrawals	\$1,184.00 -
Total Deposits	\$22,801.61+
Closing Balance	\$52,412.70

BSB Number **484-799**

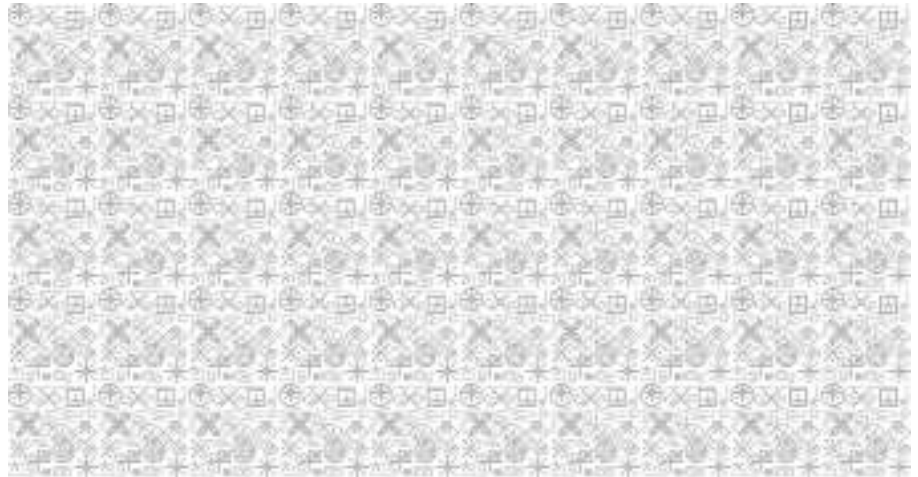
Account Number **055185319**

Statement Period **1/04/2022 - 30/06/2022**

Important information for home and other property owners: Protecting your property with adequate insurance is often a condition of your loan. We recommend you review the terms and conditions concerning insurance in any security you have granted to us to make sure you are complying. It's important to be sure that you have an appropriate level of insurance cover in the event of your property being damaged or destroyed. Suncorp Bank recommends that you check your cover regularly with your insurer, to evaluate your insurance needs and be sure you're fully covered. The Australian Securities and Investments Commission (ASIC) provides independent information on property insurance and the risks of underinsurance. Find out more at www.moneysmart.gov.au

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			30,795.09
1 Apr 2022	DIRECT CREDIT CBA owner pay 1220		1,882.39	32,677.48
7 Apr 2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 352772173689160 REFERENCE NUMBER 12665311	1,184.00		31,493.48
13 Apr 2022	DIRECT CREDIT WOW ITM DIV 001275548484		780.00	32,273.48
19 Apr 2022	DIRECT CREDIT HB SUPER Funds Transfer		10,000.00	42,273.48
30 Apr 2022	CREDIT INTEREST		0.30	42,273.78
2 May 2022	DIRECT CREDIT CBA Owner pay 1241		1,702.05	43,975.83
13 May 2022	DIRECT CREDIT HB SUPER Funds Transfer		1,500.00	45,475.83
	BALANCE CARRIED FORWARD			45,475.83



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			45,475.83
31 May 2022	DIRECT CREDIT ozway realty cam ozway realty campb		1,894.54	47,370.37
31 May 2022	CREDIT INTEREST		0.38	47,370.75
1 Jun 2022	DIRECT CREDIT CBA Owner pay 1262		1,355.80	48,726.55
21 Jun 2022	DIRECT CREDIT VUK DIVIDEND JUN22/00882826		26.67	48,753.22
24 Jun 2022	DIRECT CREDIT WBC DIVIDEND 001277831247		1,579.29	50,332.51
30 Jun 2022	DIRECT CREDIT ozway realty cam ozway realty campb		2,079.78	52,412.29
30 Jun 2022	CREDIT INTEREST		0.41	52,412.70
	CLOSING BALANCE			52,412.70

Summary of Interest, Fees and Charges on this account for period 1 April 2022 - 30 June 2022

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$1.09	\$1.21	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please retain this statement for taxation purposes.

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60800 - Term Deposits

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CUS163066761	Qudos 12 Month Term Deposit		\$1,089,171.00	100%
CUS163067912	Qudos 6 Month Term Deposit		\$580,000.00	100%
TOTAL		CY Balance	LY Balance	
			\$1,669,171.00	

Supporting Documents

- Bank Statement Report [Report](#)

Standard Checklist

- Attach Copies of Statements and Interest slips
- Attach copy of Bank Statement Report
- Ensure all Transactions have been entered

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / ANZ111443867
Account Name: ANZ CMC Markets Cash Account 907114-1
BSB and Account Number: 014936 111443867

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance** **Data Feed Used**
 \$ 2.00 \$ 2.00

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			2.00		
30/06/2022	CLOSING BALANCE			2.00		

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / BWA0011619

Account Name: Bankwest Business Zero Tran Account 001161-9

BSB and Account Number: 302985 0011619

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 14,300.34		\$ 110,806.57		\$ 97,369.55		\$ 863.32	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			14,300.34		
01/07/2021	CBA owner pay 1031		1,720.09	16,020.43		
02/07/2021	DIVIDEND NAB INTERIM DIV [System Matched Income Data]		1,448.40	17,468.83		
05/07/2021	Tax office	893.00		16,575.83		
12/07/2021	Superhelp Aust	550.00		16,025.83		
30/07/2021	ozway realty cam ozway realty campb		1,439.38	17,465.21		
02/08/2021	CBA Owner pay 1051		2,333.35	19,798.56		
31/08/2021	INTEREST SCG DISTRIBUTION [System Matched Income Data]		135.66	19,934.22		
31/08/2021	ozway realty cam ozway realty campb		1,726.29	21,660.51		
01/09/2021	CBA Owner pay 1075		1,375.94	23,036.45		
17/09/2021	DIVIDEND TAH FNL DIV [System Matched Income Data]		268.45	23,304.90		
22/09/2021	DIVIDEND SUN FNL&SPC DIV [System Matched Income Data]		941.76	24,246.66		
22/09/2021	DIVIDEND EDV DIV [System Matched Income Data]		140.00	24,386.66		
28/09/2021	DIVIDEND COLES GROUP LTD [System Matched Income Data]		674.52	25,061.18		
29/09/2021	DIVIDEND CBA FNL DIV [System Matched Income Data]		5,178.00	30,239.18		
29/09/2021	HB SUPER BEN PARKER	1,095.00		29,144.18		
30/09/2021	DIVIDEND FMG DIVIDEND [System Matched Income Data]		8,545.50	37,689.68		

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/09/2021	ozway realty cam ozway realty campb		1,791.13	39,480.81		
01/10/2021	CBA Owner pay 1098		2,287.33	41,768.14		
05/10/2021	ATO ATO004000015360847		4,389.39	46,157.53		
07/10/2021	DIVIDEND WESFARMERS LTD [System Matched Income Data]		2,168.10	48,325.63		
07/10/2021	BAS	2,401.00		45,924.63		
08/10/2021	DIVIDEND WOW FNL DIV [System Matched Income Data]		1,100.00	47,024.63		
29/10/2021	ozway realty cam ozway realty campb		1,579.35	48,603.98		
01/11/2021	CBA Owner pay 1112		1,984.99	50,588.97		
01/11/2021	Funds transfer [Direct Credit HB SUPER - Funds Transfer]	40,000.00		10,588.97		
12/11/2021	WOOLWORTHS INSURAN Chatswood AUS	971.07		9,617.90		
30/11/2021	ozway realty cam ozway realty campb		1,856.50	11,474.40		
01/12/2021	CBA Owner pay 1134		1,377.80	12,852.20		
02/12/2021	WESFARMERS LTD RCA21/01112782 [Return of Capital: \$2 per unit]		4,818.00	17,670.20		
15/12/2021	DIVIDEND NAB FINAL DIV [System Matched Income Data]		1,617.38	19,287.58		
16/12/2021	WOOLWORTHS INSURAN Chatswood AUS	716.86		18,570.72		
21/12/2021	DIVIDEND WBC DIVIDEND [System Matched Income Data]		1,553.40	20,124.12		
31/12/2021	ozway realty cam ozway realty campb		1,938.05	22,062.17		
31/12/2021	CBA Owner pay 1162		2,098.87	24,161.04		
11/01/2022	BAS	1,332.00		22,829.04		
28/01/2022	Land tax	1,202.64		21,626.40		
31/01/2022	ozway realty cam ozway realty campb		1,534.80	23,161.20		

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/02/2022	CBA Owner pay 1185		1,687.77	24,848.97		
02/02/2022	Pest Control Gwydir	145.00		24,703.97		
03/02/2022	Econotech Pty Lt RCPT: DZQXFJY8B7 T [Direct debit from Econotech Pty Ltd ATF HB Super RCPT: DZQXFJY8B7 Transfer]	20,000.00		4,703.97		
28/02/2022	INTEREST SCG DISTRIBUTION		140.49	4,844.46		
28/02/2022	ozway realty cam ozway realty campb		1,856.50	6,700.96		
01/03/2022	CBA Owner pay 1199		1,377.80	8,078.76		
08/03/2022	Econotech Pty Lt RCPT: 3X7NFMJ76DLB [Transfer]		20,004.99	28,083.75		
09/03/2022	fUNDS tRANSFER [DIRECT CREDIT HB SUPER Funds Transfer]	20,000.00		8,083.75		
11/03/2022	DIVIDEND VUK DIVIDEND [System Matched Income Data]		11.48	8,095.23		
17/03/2022	DIVIDEND TAH ITM DIV [System Matched Income Data]		249.27	8,344.50		
28/03/2022	DIVIDEND EDV DIV [System Matched Income Data]		250.00	8,594.50		
30/03/2022	DIVIDEND FMG DIVIDEND [System Matched Income Data]		3,483.00	12,077.50		
30/03/2022	DIVIDEND CBA ITM DIV [System Matched Income Data]		4,530.75	16,608.25		
30/03/2022	DIVIDEND WESFARMERS LTD [System Matched Income Data]		1,927.20	18,535.45		
31/03/2022	ozway realty cam ozway realty campb		1,763.13	20,298.58		
31/03/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]	10,000.00		10,298.58		
01/04/2022	DIVIDEND SUN INTERIM DIV [System Matched Income Data]		451.26	10,749.84		
19/04/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]	10,000.00		749.84		
29/04/2022	ozway realty cam ozway realty campb		1,613.48	2,363.32		
13/05/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]	1,500.00		863.32		
30/06/2022	CLOSING BALANCE			863.32		

HB Super
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		<u>110,806.57</u>	<u>97,369.55</u>			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CUS02367087

Account Name: Qudos Qsaver 02367087

BSB and Account Number: 704865 02367087

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 87,983.04 \$ 50,000.00 \$ 40,377.31 \$ 78,360.35

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			87,983.04		
31/07/2021	Interest		44.84	88,027.88		
05/08/2021	Transfer Pension payment to SAV 02371xxx NET#891405636	25,000.00		63,027.88		
07/08/2021	Transfer Helen Pension to SAV 02371xxx NET#891660066	25,000.00		38,027.88		
31/08/2021	Interest		20.54	38,048.42		
30/09/2021	Interest		15.63	38,064.05		
31/10/2021	Interest		16.17	38,080.22		
01/11/2021	Funds transfer [Direct Credit HB SUPER - Funds Transfer]		40,000.00	78,080.22		
30/11/2021	Interest		32.09	78,112.31		
31/12/2021	Interest		33.17	78,145.48		
31/01/2022	Interest		33.18	78,178.66		
28/02/2022	Interest		29.99	78,208.65		
31/03/2022	Interest		33.21	78,241.86		
30/04/2022	Interest		30.22	78,272.08		
31/05/2022	Interest		36.35	78,308.43		
30/06/2022	Interest		51.92	78,360.35		
30/06/2022	CLOSING BALANCE			78,360.35		

HB Super
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		<u>50,000.00</u>	<u>40,377.31</u>			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CUS02376115

Account Name: Qudos DIY 02376115

BSB and Account Number: 704865 02376115

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 1,697,481.76 \$ 1,697,481.76

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/07/2021	Transfer from INV 163066761		1,089,171.00	1,089,171.00		
17/07/2021	Interest Credit by Transfer		15,792.97	1,104,963.97		
31/07/2021	Interest		158.93	1,105,122.90		
31/07/2021	Bonus Interest 0.4500%.		204.34	1,105,327.24		
31/08/2021	Interest		328.57	1,105,655.81		
31/08/2021	Bonus Interest 0.3500%.		340.68	1,105,996.49		
30/09/2021	Interest		318.17	1,106,314.66		
30/09/2021	Bonus Interest 0.3500%.		318.16	1,106,632.82		
22/10/2021	Transfer from INV 163067912		580,000.00	1,686,632.82		
22/10/2021	Interest Credit by Transfer		1,599.37	1,688,232.19		
31/10/2021	Interest		379.15	1,688,611.34		
31/10/2021	Bonus Interest 0.3500%.		379.15	1,688,990.49		
30/11/2021	Interest		485.88	1,689,476.37		
30/11/2021	Bonus Interest 0.3500%.		485.87	1,689,962.24		
31/12/2021	Interest		502.36	1,690,464.60		
31/12/2021	Bonus Interest 0.3500%.		502.36	1,690,966.96		
31/01/2022	Interest		502.65	1,691,469.61		

**HB Super
Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/01/2022	Bonus Interest 0.3500%.		502.66	1,691,972.27		
28/02/2022	Interest		454.28	1,692,426.55		
28/02/2022	Bonus Interest 0.3500%.		454.29	1,692,880.84		
31/03/2022	Interest		503.22	1,693,384.06		
31/03/2022	Bonus Interest 0.3500%.		503.23	1,693,887.29		
30/04/2022	Interest		487.28	1,694,374.57		
30/04/2022	Bonus Interest 0.3500%.		487.29	1,694,861.86		
31/05/2022	Interest		503.81	1,695,365.67		
31/05/2022	Bonus Interest 0.6000%.		643.12	1,696,008.79		
30/06/2022	Interest		487.89	1,696,496.68		
30/06/2022	Bonus Interest 1.0000%.		985.08	1,697,481.76		
30/06/2022	CLOSING BALANCE			1,697,481.76		
			1,697,481.76			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / MEB000824831
Account Name: MeBank Business Online Saving 000824831
BSB and Account Number: 944600 000824831

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 20,004.99		\$ 20,004.99		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
03/02/2022	Econotech Pty Lt RCPT: DZQXFJY8B7 T [Direct debit from Econotech Pty Ltd ATF HB Super RCPT: DZQXFJY8B7 Transfer]		20,000.00	20,000.00		
28/02/2022	Interest		4.99	20,004.99		
08/03/2022	Econotech Pty Lt RCPT: 3X7NFMJ76DLB [Transfer]	20,004.99		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		20,004.99	20,004.99			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / MET055185319

Account Name: Suncorp Business Premium 055185319

BSB and Account Number: 484799 055185319

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 1,184.00		\$ 53,596.70		\$ 52,412.70	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
09/03/2022	fUNDS tRANSFER [DIRECT CREDIT HB SUPER Funds Transfer]		20,000.00	20,000.00		
31/03/2022	CREDIT INTEREST		0.12	20,000.12		
31/03/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]		10,000.00	30,000.12		
31/03/2022	DIRECT CREDIT COLES GROUP LTD INT22/01087604 [System Matched Income Data]		794.97	30,795.09		
01/04/2022	DIRECT CREDIT CBA owner pay 1220		1,882.39	32,677.48		
07/04/2022	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 352772173689160 REFERENCE NUMBER 12665311	1,184.00		31,493.48		
13/04/2022	DIRECT CREDIT WOW ITM DIV 001275548484 [System Matched Income Data]		780.00	32,273.48		
19/04/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]		10,000.00	42,273.48		
30/04/2022	CREDIT INTEREST		0.30	42,273.78		
02/05/2022	DIRECT CREDIT CBA Owner pay 1241		1,702.05	43,975.83		
13/05/2022	Funds Transfer [DIRECT CREDIT HB SUPER Funds Transfer]		1,500.00	45,475.83		
31/05/2022	CREDIT INTEREST		0.38	45,476.21		
31/05/2022	DIRECT CREDIT ozway realty cam ozway realty campb		1,894.54	47,370.75		
01/06/2022	DIRECT CREDIT CBA Owner pay 1262		1,355.80	48,726.55		
21/06/2022	DIRECT CREDIT VUK DIVIDEND JUN22/00882826 [System Matched Income Data]		26.67	48,753.22		
24/06/2022	DIRECT CREDIT WBC DIVIDEND 001277831247 [System Matched Income Data]		1,579.29	50,332.51		

HB Super
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/06/2022	CREDIT INTEREST		0.41	50,332.92		
30/06/2022	DIRECT CREDIT ozway realty cam ozway realty campb		2,079.78	52,412.70		
30/06/2022	CLOSING BALANCE			52,412.70		
		<u>1,184.00</u>	<u>53,596.70</u>			

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / CUS163066761

Account Name: Qudos 12 Month Term Deposit

BSB and Account Number: 704865 163066761

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 1,089,171.00		\$ 1,089,171.00				\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			1,089,171.00		
17/07/2021	Transfer from INV 163066761	1,089,171.00		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		1,089,171.00				

HB Super Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / CUS163067912

Account Name: Qudos 6 Month Term Deposit

BSB and Account Number: 704865 163067912

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 580,000.00		\$ 580,000.00				\$ 0.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			580,000.00		
22/10/2021	Transfer from INV 163067912	580,000.00		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		580,000.00				

68000 - Sundry Debtors

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors		\$1,720.09	100%
TOTAL		CY Balance	LY Balance	
			\$1,720.09	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Match to Source Documentation

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2021	Opening Balance				1,720.09 DR
01/07/2021	CBA owner pay 1031			1,720.09	0.00 DR
				1,720.09	0.00 DR

Total Debits: 0.00

Total Credits: 1,720.09

76550 - Plant and Equipment (at written down value) - Unitised

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHSAFLAIRC	Air Conditioner - Flinders	1.000000	\$2,652.16	1.000000	\$3,315.20	(20)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$2,652.16	1.000000	\$3,315.20	

Supporting Documents

◦ Investment Movement Report [Report](#)

Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bankwest Business Zero Tran Account 001161-9		14,300.34		97,369.55		(110,806.57)			863.32	863.32
BankWest CMC Markets Cash Account 907114-1		2.00							2.00	2.00
MeBank Business Online Saving 000824831				20,004.99		(20,004.99)			0.00	0.00
Qudos DIY 02376115				1,697,481.76					1,697,481.76	1,697,481.76
Qudos Qsaver 02367087		87,983.04		40,377.31		(50,000.00)			78,360.35	78,360.35
Suncorp Business Premium 055185319				53,596.70		(1,184.00)			52,412.70	52,412.70
		102,285.38		1,908,830.31		(181,995.56)			1,829,120.13	1,829,120.13
Term Deposits										
Qudos 12 Month Term Deposit		1,089,171.00				(1,089,171.00)			0.00	0.00
Qudos 6 Month Term Deposit		580,000.00				(580,000.00)			0.00	0.00
		1,669,171.00				(1,669,171.00)			0.00	0.00
Plant and Equipment (at written down value) - Unitised										
SHSAFLAIRC - Air Conditioner - Flinders	1.00	4,144.00						1.00	4,144.00	2,652.16

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		4,144.00							4,144.00	2,652.16
Real Estate Properties (Australian - Residential)										
3gwydC - 3 Gwydir Place, Campbelltown NSW, Australia	1.00	650,650.07						1.00	650,650.07	880,000.00
7term - 7 Termeil Place, Flinders NSW, Australia	1.00	679,358.57						1.00	679,358.57	945,000.00
		1,330,008.64							1,330,008.64	1,825,000.00
Shares in Listed Companies (Australian)										
COL.AX - Coles Group Limited.	2,409.00	27,941.25						2,409.00	27,941.25	42,904.29
CBA.AXW - Commonwealth Bank Of Australia.	2,589.00	214,395.09						2,589.00	214,395.09	233,993.82
EDV.AX - Endeavour Group Limited			2,000.00			0.00		2,000.00	0.00	15,140.00
FMG.AX - Fortescue Metals Group Ltd	4,050.00	29,986.86						4,050.00	29,986.86	70,996.50
NAB.AX - National Australia Bank Limited	2,414.00	71,430.26						2,414.00	71,430.26	66,119.46
SUN.AX - Suncorp Group Limited	1,962.00	29,148.60						1,962.00	29,148.60	21,542.76
TAH.AX - Tabcorp Holdings Limited	3,835.00	16,594.95				(13,647.69)	0.00	3,835.00	2,947.26	4,084.28
TLC.AX - The Lottery Corporation Limited										

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
			3,835.00	13,647.69				3,835.00	13,647.69	17,334.20
SGR.AX - The Star Entertainment Group Limited	1,233.00	6,226.65						1,233.00	6,226.65	3,440.07
VUK.AX - Virgin Money Uk Plc	603.00	2,840.13						603.00	2,840.13	1,332.63
WES.AX - Wesfarmers Limited	2,409.00	68,707.83			(4,818.00)		0.00	2,409.00	63,889.83	100,961.19
WBC.AX - Westpac Banking Corporation	2,589.00	78,990.39						2,589.00	78,990.39	50,485.50
WOW.AX - Woolworths Group Limited	2,000.00	51,080.00						2,000.00	51,080.00	71,200.00
		597,342.01		13,647.69		(18,465.69)	0.00		592,524.01	699,534.70
Units in Listed Unit Trusts (Australian)										
SCG.AX1 - Scentre Group	1,938.00	7,848.90						1,938.00	7,848.90	5,019.42
URW.AX - Unibail-rodamco-westfield	320.00	4,693.09						320.00	4,693.09	1,203.20
		12,541.99							12,541.99	6,222.62
		3,715,493.02		1,922,478.00		(1,869,632.25)	0.00		3,768,338.77	4,362,529.61

77200 - Real Estate Properties (Australian - Residential)

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1.000000	\$880,000.00	1.000000	\$700,000.00	25.71%
7term	7 Termeil Place, Flinders NSW, Australia	1.000000	\$945,000.00	1.000000	\$700,000.00	35%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		2.000000	\$1,825,000.00	2.000000	\$1,400,000.00	

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bankwest Business Zero Tran Account 001161-9		14,300.34		97,369.55		(110,806.57)			863.32	863.32
BankWest CMC Markets Cash Account 907114-1		2.00							2.00	2.00
MeBank Business Online Saving 000824831				20,004.99		(20,004.99)			0.00	0.00
Qudos DIY 02376115				1,697,481.76					1,697,481.76	1,697,481.76
Qudos Qsaver 02367087		87,983.04		40,377.31		(50,000.00)			78,360.35	78,360.35
Suncorp Business Premium 055185319				53,596.70		(1,184.00)			52,412.70	52,412.70
		102,285.38		1,908,830.31		(181,995.56)			1,829,120.13	1,829,120.13
Term Deposits										
Qudos 12 Month Term Deposit		1,089,171.00				(1,089,171.00)			0.00	0.00
Qudos 6 Month Term Deposit		580,000.00				(580,000.00)			0.00	0.00
		1,669,171.00				(1,669,171.00)			0.00	0.00
Plant and Equipment (at written down value) - Unitised										
SHSAFLAIRC - Air Conditioner - Flinders	1.00	4,144.00						1.00	4,144.00	2,652.16

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		4,144.00							4,144.00	2,652.16
Real Estate Properties (Australian - Residential)										
3gwydC - 3 Gwydir Place, Campbelltown NSW, Australia	1.00	650,650.07						1.00	650,650.07	880,000.00
7term - 7 Termeil Place, Flinders NSW, Australia	1.00	679,358.57						1.00	679,358.57	945,000.00
		1,330,008.64							1,330,008.64	1,825,000.00
Shares in Listed Companies (Australian)										
COL.AX - Coles Group Limited.	2,409.00	27,941.25						2,409.00	27,941.25	42,904.29
CBA.AXW - Commonwealth Bank Of Australia.	2,589.00	214,395.09						2,589.00	214,395.09	233,993.82
EDV.AX - Endeavour Group Limited			2,000.00			0.00		2,000.00	0.00	15,140.00
FMG.AX - Fortescue Metals Group Ltd	4,050.00	29,986.86						4,050.00	29,986.86	70,996.50
NAB.AX - National Australia Bank Limited	2,414.00	71,430.26						2,414.00	71,430.26	66,119.46
SUN.AX - Suncorp Group Limited	1,962.00	29,148.60						1,962.00	29,148.60	21,542.76
TAH.AX - Tabcorp Holdings Limited	3,835.00	16,594.95				(13,647.69)	0.00	3,835.00	2,947.26	4,084.28
TLC.AX - The Lottery Corporation Limited										

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
			3,835.00	13,647.69				3,835.00	13,647.69	17,334.20
SGR.AX - The Star Entertainment Group Limited	1,233.00	6,226.65						1,233.00	6,226.65	3,440.07
VUK.AX - Virgin Money Uk Plc	603.00	2,840.13						603.00	2,840.13	1,332.63
WES.AX - Wesfarmers Limited	2,409.00	68,707.83			(4,818.00)		0.00	2,409.00	63,889.83	100,961.19
WBC.AX - Westpac Banking Corporation	2,589.00	78,990.39						2,589.00	78,990.39	50,485.50
WOW.AX - Woolworths Group Limited	2,000.00	51,080.00						2,000.00	51,080.00	71,200.00
		597,342.01		13,647.69		(18,465.69)	0.00		592,524.01	699,534.70
Units in Listed Unit Trusts (Australian)										
SCG.AX1 - Scentre Group	1,938.00	7,848.90						1,938.00	7,848.90	5,019.42
URW.AX - Unibail-rodamco-westfield	320.00	4,693.09						320.00	4,693.09	1,203.20
		12,541.99							12,541.99	6,222.62
		3,715,493.02		1,922,478.00		(1,869,632.25)	0.00		3,768,338.77	4,362,529.61

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
CBA.AXW	Commonwealth Bank Of Australia.	2589.000000	\$233,993.82	2589.000000	\$258,563.43	(9.5)%
COL.AX	Coles Group Limited.	2409.000000	\$42,904.29	2409.000000	\$41,169.81	4.21%
EDV.AX	Endeavour Group Limited	2000.000000	\$15,140.00			100%
FMG.AX	Fortescue Metals Group Ltd	4050.000000	\$70,996.50	4050.000000	\$94,527.00	(24.89)%
NAB.AX	National Australia Bank Limited	2414.000000	\$66,119.46	2414.000000	\$63,295.08	4.46%
SGR.AX	The Star Entertainment Group Limited	1233.000000	\$3,440.07	1233.000000	\$4,549.77	(24.39)%
SUN.AX	Suncorp Group Limited	1962.000000	\$21,542.76	1962.000000	\$21,797.82	(1.17)%
TAH.AX	Tabcorp Holdings Limited	3835.000000	\$4,084.28	3835.000000	\$19,865.30	(79.44)%
TLC.AX	The Lottery Corporation Limited	3835.000000	\$17,334.20			100%
VUK.AX	Virgin Money Uk Plc	603.000000	\$1,332.63	603.000000	\$2,219.04	(39.95)%
WBC.AX	Westpac Banking Corporation	2589.000000	\$50,485.50	2589.000000	\$66,822.09	(24.45)%
WES.AX	Wesfarmers Limited	2409.000000	\$100,961.19	2409.000000	\$142,371.90	(29.09)%
WOW.AX	Woolworths Group Limited	2000.000000	\$71,200.00	2000.000000	\$76,260.00	(6.64)%

TOTAL	CY Units	CY Balance	LY Units	LY Balance
	31928.000000	\$699,534.70	26093.000000	\$791,441.24

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- StockHoldings HB super.pdf

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

HB Super Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
BWA0011619	Bankwest Business Zero Tran Account 001161-9					863.32	
BWAMI9071141	BankWest CMC Markets Cash Account 907114-1					2.00	
CUS02376115	Qudos DIY 02376115					1,697,481.76	
CUS02367087	Qudos Qsaver 02367087					78,360.35	
MET055185319	Suncorp Business Premium 055185319					52,412.70	
76550	Plant and Equipment (at written down value) - Unitised						
SHSAFLAIRC	Air Conditioner - Flinders					1.0000	
77200	Real Estate Properties (Australian - Residential)						
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia					1.0000	
7term	7 Termeil Place, Flinders NSW, Australia					1.0000	
77600	Shares in Listed Companies (Australian)						
COL.AX	Coles Group Limited.				Setup	2,409.0000	2,409.0000
CBA.AX	Commonwealth Bank Of Australia.				Setup	2,589.0000	2,589.0000
EDV.AX	Endeavour Group Limited				Setup	2,000.0000	2,000.0000
FMG.AX	Fortescue Metals Group Ltd				Setup	4,050.0000	4,050.0000
NAB.AX	National Australia Bank Limited				Setup	2,414.0000	2,414.0000
SUN.AX	Suncorp Group Limited				Setup	1,962.0000	1,962.0000
TAH.AX	Tabcorp Holdings Limited				Setup	3,835.0000	3,835.0000
TLC.AX	The Lottery Corporation Limited				Setup	3,835.0000	3,835.0000

HB Super Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
SGR.AX	The Star Entertainment Group Limited				Setup	1,233.0000	1,233.0000
VUK.AX	Virgin Money Uk Plc				Setup	603.0000	603.0000
WES.AX	Wesfarmers Limited				Setup	2,409.0000	2,409.0000
WBC.AX	Westpac Banking Corporation				Setup	2,589.0000	2,589.0000
WOW.AX	Woolworths Group Limited				Setup	2,000.0000	2,000.0000
78200	Units in Listed Unit Trusts (Australian)						
SCG.AX	Scentre Group				Setup	1,938.0000	1,938.0000
URW.AX	Unibail-rodamco-westfield				Setup	320.0000	320.0000

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bankwest Business Zero Tran Account 001161-9		14,300.34		97,369.55		(110,806.57)			863.32	863.32
BankWest CMC Markets Cash Account 907114-1		2.00							2.00	2.00
MeBank Business Online Saving 000824831				20,004.99		(20,004.99)			0.00	0.00
Qudos DIY 02376115				1,697,481.76					1,697,481.76	1,697,481.76
Qudos Qsaver 02367087		87,983.04		40,377.31		(50,000.00)			78,360.35	78,360.35
Suncorp Business Premium 055185319				53,596.70		(1,184.00)			52,412.70	52,412.70
		102,285.38		1,908,830.31		(181,995.56)			1,829,120.13	1,829,120.13
Term Deposits										
Qudos 12 Month Term Deposit		1,089,171.00				(1,089,171.00)			0.00	0.00
Qudos 6 Month Term Deposit		580,000.00				(580,000.00)			0.00	0.00
		1,669,171.00				(1,669,171.00)			0.00	0.00
Plant and Equipment (at written down value) - Unitised										
SHSAFLAIRC - Air Conditioner - Flinders	1.00	4,144.00						1.00	4,144.00	2,652.16

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		4,144.00							4,144.00	2,652.16
Real Estate Properties (Australian - Residential)										
3gwydC - 3 Gwydir Place, Campbelltown NSW, Australia	1.00	650,650.07						1.00	650,650.07	880,000.00
7term - 7 Termeil Place, Flinders NSW, Australia	1.00	679,358.57						1.00	679,358.57	945,000.00
		1,330,008.64							1,330,008.64	1,825,000.00
Shares in Listed Companies (Australian)										
COL.AX - Coles Group Limited.	2,409.00	27,941.25						2,409.00	27,941.25	42,904.29
CBA.AXW - Commonwealth Bank Of Australia.	2,589.00	214,395.09						2,589.00	214,395.09	233,993.82
EDV.AX - Endeavour Group Limited			2,000.00			0.00		2,000.00	0.00	15,140.00
FMG.AX - Fortescue Metals Group Ltd	4,050.00	29,986.86						4,050.00	29,986.86	70,996.50
NAB.AX - National Australia Bank Limited	2,414.00	71,430.26						2,414.00	71,430.26	66,119.46
SUN.AX - Suncorp Group Limited	1,962.00	29,148.60						1,962.00	29,148.60	21,542.76
TAH.AX - Tabcorp Holdings Limited	3,835.00	16,594.95				(13,647.69)	0.00	3,835.00	2,947.26	4,084.28
TLC.AX - The Lottery Corporation Limited										

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
			3,835.00	13,647.69				3,835.00	13,647.69	17,334.20
SGR.AX - The Star Entertainment Group Limited	1,233.00	6,226.65						1,233.00	6,226.65	3,440.07
VUK.AX - Virgin Money Uk Plc	603.00	2,840.13						603.00	2,840.13	1,332.63
WES.AX - Wesfarmers Limited	2,409.00	68,707.83			(4,818.00)		0.00	2,409.00	63,889.83	100,961.19
WBC.AX - Westpac Banking Corporation	2,589.00	78,990.39						2,589.00	78,990.39	50,485.50
WOW.AX - Woolworths Group Limited	2,000.00	51,080.00						2,000.00	51,080.00	71,200.00
		597,342.01		13,647.69		(18,465.69)	0.00		592,524.01	699,534.70
Units in Listed Unit Trusts (Australian)										
SCG.AX1 - Scentre Group	1,938.00	7,848.90						1,938.00	7,848.90	5,019.42
URW.AX - Unibail-rodamco-westfield	320.00	4,693.09						320.00	4,693.09	1,203.20
		12,541.99							12,541.99	6,222.62
		3,715,493.02		1,922,478.00		(1,869,632.25)	0.00		3,768,338.77	4,362,529.61

78200 - Units in Listed Unit Trusts (Australian)

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SCG.AX1	Scentre Group	1938.000000	\$5,019.42	1938.000000	\$5,310.12	(5.47)%
URW.AX	Unibail-rodamco-westfield	320.000000	\$1,203.20	320.000000	\$1,817.60	(33.8)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		2258.000000	\$6,222.62	2258.000000	\$7,127.72	

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bankwest Business Zero Tran Account 001161-9		14,300.34		97,369.55		(110,806.57)			863.32	863.32
BankWest CMC Markets Cash Account 907114-1		2.00							2.00	2.00
MeBank Business Online Saving 000824831				20,004.99		(20,004.99)			0.00	0.00
Qudos DIY 02376115				1,697,481.76					1,697,481.76	1,697,481.76
Qudos Qsaver 02367087		87,983.04		40,377.31		(50,000.00)			78,360.35	78,360.35
Suncorp Business Premium 055185319				53,596.70		(1,184.00)			52,412.70	52,412.70
		102,285.38		1,908,830.31		(181,995.56)			1,829,120.13	1,829,120.13
Term Deposits										
Qudos 12 Month Term Deposit		1,089,171.00				(1,089,171.00)			0.00	0.00
Qudos 6 Month Term Deposit		580,000.00				(580,000.00)			0.00	0.00
		1,669,171.00				(1,669,171.00)			0.00	0.00
Plant and Equipment (at written down value) - Unitised										
SHSAFLAIRC - Air Conditioner - Flinders	1.00	4,144.00						1.00	4,144.00	2,652.16

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		4,144.00							4,144.00	2,652.16
Real Estate Properties (Australian - Residential)										
3gwydC - 3 Gwydir Place, Campbelltown NSW, Australia	1.00	650,650.07						1.00	650,650.07	880,000.00
7term - 7 Termeil Place, Flinders NSW, Australia	1.00	679,358.57						1.00	679,358.57	945,000.00
		1,330,008.64							1,330,008.64	1,825,000.00
Shares in Listed Companies (Australian)										
COL.AX - Coles Group Limited.	2,409.00	27,941.25						2,409.00	27,941.25	42,904.29
CBA.AXW - Commonwealth Bank Of Australia.	2,589.00	214,395.09						2,589.00	214,395.09	233,993.82
EDV.AX - Endeavour Group Limited			2,000.00			0.00		2,000.00	0.00	15,140.00
FMG.AX - Fortescue Metals Group Ltd	4,050.00	29,986.86						4,050.00	29,986.86	70,996.50
NAB.AX - National Australia Bank Limited	2,414.00	71,430.26						2,414.00	71,430.26	66,119.46
SUN.AX - Suncorp Group Limited	1,962.00	29,148.60						1,962.00	29,148.60	21,542.76
TAH.AX - Tabcorp Holdings Limited	3,835.00	16,594.95				(13,647.69)	0.00	3,835.00	2,947.26	4,084.28
TLC.AX - The Lottery Corporation Limited										

HB Super Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
			3,835.00	13,647.69				3,835.00	13,647.69	17,334.20
SGR.AX - The Star Entertainment Group Limited	1,233.00	6,226.65						1,233.00	6,226.65	3,440.07
VUK.AX - Virgin Money Uk Plc	603.00	2,840.13						603.00	2,840.13	1,332.63
WES.AX - Wesfarmers Limited	2,409.00	68,707.83				(4,818.00)	0.00	2,409.00	63,889.83	100,961.19
WBC.AX - Westpac Banking Corporation	2,589.00	78,990.39						2,589.00	78,990.39	50,485.50
WOW.AX - Woolworths Group Limited	2,000.00	51,080.00						2,000.00	51,080.00	71,200.00
		597,342.01		13,647.69		(18,465.69)	0.00		592,524.01	699,534.70
Units in Listed Unit Trusts (Australian)										
SCG.AX1 - Scentre Group	1,938.00	7,848.90						1,938.00	7,848.90	5,019.42
URW.AX - Unibail-rodamco-westfield	320.00	4,693.09						320.00	4,693.09	1,203.20
		12,541.99							12,541.99	6,222.62
		3,715,493.02		1,922,478.00		(1,869,632.25)	0.00		3,768,338.77	4,362,529.61

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$11,423.40	\$4,648.39	145.75%
TOTAL		CY Balance	LY Balance	
		\$11,423.40	\$4,648.39	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- ZA13524844287 - Certificate.pdf
- ATO Income Tax.pdf
- ATO Integrated.pdf
- ATO PAYG.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

HB Super**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
<u>Label B</u>						
	30/07/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,439.38		
	02/08/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	2,333.35		
	31/08/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,726.29		
	01/09/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,375.94		
	30/09/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,791.13		
	01/10/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	2,287.33		
	29/10/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,579.35		
	01/11/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,984.99		
	30/11/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,856.50		
	01/12/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,377.80		
	31/12/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,938.05		
	31/12/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	2,098.87		
	31/01/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,534.80		
	01/02/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,687.77		
	28/02/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,856.50		
	01/03/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,377.80		
	31/03/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,763.13		
	01/04/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,882.39		
	29/04/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,613.48		
	02/05/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,702.05		
	31/05/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	1,894.54		

HB Super**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label B						
	01/06/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,355.80		
	30/06/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	4,922.28		
	30/06/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	4,257.35		
	30/06/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW,	2,079.78		
			Total	49,716.65	39.770 %	19,772.32

Label C						
	17/07/2021	25000/CUS163066761	Qudos 12 Month Term Deposit	15,792.97		
	31/07/2021	25000/CUS02367087	Qudos Qsaver 02367087	44.84		
	31/07/2021	25000/CUS02376115	Qudos DIY 02376115	204.34		
	31/07/2021	25000/CUS02376115	Qudos DIY 02376115	158.93		
	31/08/2021	25000/CUS02376115	Qudos DIY 02376115	340.68		
	31/08/2021	25000/CUS02367087	Qudos Qsaver 02367087	20.54		
	31/08/2021	25000/CUS02376115	Qudos DIY 02376115	328.57		
	30/09/2021	25000/CUS02376115	Qudos DIY 02376115	318.16		
	30/09/2021	25000/CUS02376115	Qudos DIY 02376115	318.17		
	30/09/2021	25000/CUS02367087	Qudos Qsaver 02367087	15.63		
	22/10/2021	25000/CUS163067912	Qudos 6 Month Term Deposit	1,599.37		
	31/10/2021	25000/CUS02367087	Qudos Qsaver 02367087	16.17		
	31/10/2021	25000/CUS02376115	Qudos DIY 02376115	379.15		
	31/10/2021	25000/CUS02376115	Qudos DIY 02376115	379.15		
	30/11/2021	25000/CUS02376115	Qudos DIY 02376115	485.88		
	30/11/2021	25000/CUS02367087	Qudos Qsaver 02367087	32.09		

HB Super**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	30/11/2021	25000/CUS02376115	Qudos DIY 02376115	485.87		
	31/12/2021	25000/CUS02367087	Qudos Qsaver 02367087	33.17		
	31/12/2021	25000/CUS02376115	Qudos DIY 02376115	502.36		
	31/12/2021	25000/CUS02376115	Qudos DIY 02376115	502.36		
	31/01/2022	25000/CUS02376115	Qudos DIY 02376115	502.65		
	31/01/2022	25000/CUS02367087	Qudos Qsaver 02367087	33.18		
	31/01/2022	25000/CUS02376115	Qudos DIY 02376115	502.66		
	28/02/2022	25000/CUS02376115	Qudos DIY 02376115	454.29		
	28/02/2022	25000/MEB000824831	MeBank Business Online Saving	4.99		
	28/02/2022	25000/CUS02376115	Qudos DIY 02376115	454.28		
	28/02/2022	25000/CUS02367087	Qudos Qsaver 02367087	29.99		
	31/03/2022	25000/CUS02376115	Qudos DIY 02376115	503.23		
	31/03/2022	25000/CUS02367087	Qudos Qsaver 02367087	33.21		
	31/03/2022	25000/CUS02376115	Qudos DIY 02376115	503.22		
	31/03/2022	25000/MET055185319	Suncorp Business Premium 055185319	0.12		
	30/04/2022	25000/CUS02376115	Qudos DIY 02376115	487.29		
	30/04/2022	25000/CUS02376115	Qudos DIY 02376115	487.28		
	30/04/2022	25000/MET055185319	Suncorp Business Premium 055185319	0.30		
	30/04/2022	25000/CUS02367087	Qudos Qsaver 02367087	30.22		
	31/05/2022	25000/CUS02376115	Qudos DIY 02376115	503.81		
	31/05/2022	25000/MET055185319	Suncorp Business Premium 055185319	0.38		
	31/05/2022	25000/CUS02367087	Qudos Qsaver 02367087	36.35		
	31/05/2022	25000/CUS02376115	Qudos DIY 02376115	643.12		

HB Super**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	30/06/2022	25000/CUS02367087	Qudos Qsaver 02367087	51.92		
	30/06/2022	25000/CUS02376115	Qudos DIY 02376115	985.08		
	30/06/2022	25000/MET055185319	Suncorp Business Premium 055185319	0.41		
	30/06/2022	25000/CUS02376115	Qudos DIY 02376115	487.89		
			Total	28,694.27	39.770 %	11,411.72
Label D1						
	30/06/2022	23800/SCG.AX1	Scentre Group	19.08		
			Total	19.08	39.770 %	7.59
Label J						
	11/03/2022	23900/VUK.AX	Virgin Money Uk Plc	11.48		
	21/06/2022	23900/VUK.AX	Virgin Money Uk Plc	26.67		
			Total	38.15	39.770 %	15.18
Label K						
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	1,448.40		
	17/09/2021	23900/TAH.AX	Tabcorp Holdings Limited	268.45		
	22/09/2021	23900/SUN.AX	Suncorp Group Limited	941.76		
	22/09/2021	23900/EDV.AX	Endeavour Group Limited	140.00		
	28/09/2021	23900/COL.AX	Coles Group Limited.	674.52		
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	5,178.00		
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	8,545.50		
	07/10/2021	23900/WES.AX	Wesfarmers Limited	2,168.10		
	08/10/2021	23900/WOW.AX	Woolworths Group Limited	1,100.00		

HB Super**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label K						
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	1,617.38		
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	1,553.40		
	17/03/2022	23900/TAH.AX	Tabcorp Holdings Limited	249.27		
	28/03/2022	23900/EDV.AX	Endeavour Group Limited	250.00		
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	4,530.75		
	30/03/2022	23900/WES.AX	Wesfarmers Limited	1,927.20		
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	3,483.00		
	31/03/2022	23900/COL.AX	Coles Group Limited.	794.97		
	01/04/2022	23900/SUN.AX	Suncorp Group Limited	451.26		
	13/04/2022	23900/WOW.AX	Woolworths Group Limited	780.00		
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	1,579.29		
			Total	37,681.25	39.770 %	14,985.84
Label L						
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	620.74		
	17/09/2021	23900/TAH.AX	Tabcorp Holdings Limited	115.05		
	22/09/2021	23900/SUN.AX	Suncorp Group Limited	403.61		
	22/09/2021	23900/EDV.AX	Endeavour Group Limited	60.00		
	28/09/2021	23900/COL.AX	Coles Group Limited.	289.08		
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	2,219.14		
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	3,662.36		
	07/10/2021	23900/WES.AX	Wesfarmers Limited	929.19		
	08/10/2021	23900/WOW.AX	Woolworths Group Limited	471.43		

HB Super

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label L						
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	693.16		
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	665.74		
	17/03/2022	23900/TAH.AX	Tabcorp Holdings Limited	106.83		
	28/03/2022	23900/EDV.AX	Endeavour Group Limited	107.14		
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	1,941.75		
	30/03/2022	23900/WES.AX	Wesfarmers Limited	825.94		
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	1,492.71		
	31/03/2022	23900/COL.AX	Coles Group Limited.	340.70		
	01/04/2022	23900/SUN.AX	Suncorp Group Limited	193.40		
	13/04/2022	23900/WOW.AX	Woolworths Group Limited	334.29		
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	676.84		
			Total	16,149.10	39.770 %	6,422.50
Label M						
	30/06/2022	23800/SCG.AX1	Scentre Group	173.02		
			Total	173.02	39.770 %	68.82
					Total Segment ECPI *	52,683.97
					SMSF Annual Return Rounding	3.97
					Total ECPI	52,680.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

HB Super Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label E							
	30/06/2022	33400/SHSAFLAIRC	Air Conditioner - Flinders	663.04			
			Total	663.04	39.767 %	399.37	263.67
Label H							
	12/07/2021	30700	Auditor's Remuneration	550.00			
			Total	550.00	39.767 %	331.28	218.72
Label I							
	16/12/2021	41980/7term	7 Termeil Place, Flinders NSW, Australia	716.86			
	30/06/2022	41960/7term	7 Termeil Place, Flinders NSW, Australia	1,953.86			
	28/01/2022	42020/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	695.63			
	30/06/2022	41960/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,667.22			
	30/06/2022	42060/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	515.00			
	30/06/2022	42150/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,393.17			
	30/06/2022	41930/7term	7 Termeil Place, Flinders NSW, Australia	1,592.36			
	12/11/2021	41980/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	971.07			
	30/06/2022	42150/7term	7 Termeil Place, Flinders NSW, Australia	711.13			
	30/06/2022	41930/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,346.89			

HB Super Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
Label I								
	28/01/2022	42020/7term	7 Termeil Place, Flinders NSW, Australia	507.01				
			Total	12,070.20	39.767 %	7,270.25	4,799.95	
Label J								
	29/09/2021	30100	Accountancy Fees	1,095.00				
			Total	1,095.00	39.767 %	659.55	435.45	
	05/10/2021	30400	ATO Supervisory Levy	259.00				
			Total	259.00	0.000 %	259.00	0.00	
						Label Total	918.55	435.45
						Total Segment Expenses	8,919.45	5,717.79
						Total Expenses *	8,919.45	5,717.79

* General expense percentage - 39.767 %

* Investment expense percentage - 39.767 %

HB Super**Statement of Taxable Income**

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	388,915.24
Less	
Other Non Taxable Income	284.65
Increase in MV of investments	337,006.36
Exempt current pension income	52,680.00
Accounting Trust Distributions	276.15
	<u>390,247.16</u>
Add	
SMSF non deductible expenses	5,715.00
Pension Payments	50,145.00
Franking Credits	16,173.78
Foreign Credits	0.70
Taxable Trust Distributions	148.34
Distributed Foreign income	18.38
	<u>72,201.20</u>
SMSF Annual Return Rounding	2.72
	<u>70,872.00</u>
Taxable Income or Loss	<u>70,872.00</u>
Income Tax on Taxable Income or Loss	10,630.80
Less	
Franking Credits	16,173.78
Foreign Credits	0.42
	<u>(16,174.20)</u>
CURRENT TAX OR REFUND	<u>(5,543.40)</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(5,880.00)
AMOUNT DUE OR REFUNDABLE	<u>(11,164.40)</u>

HB Super

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	30/07/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,439.38
	02/08/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	2,333.35
	31/08/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,726.29
	01/09/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,375.94
	30/09/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,791.13
	01/10/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	2,287.33
	29/10/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,579.35
	01/11/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,984.99
	30/11/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,856.50
	01/12/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,377.80
	31/12/2021	28000/7term	7 Termeil Place, Flinders NSW, Australia	2,098.87
	31/12/2021	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,938.05
	31/01/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,534.80
	01/02/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,687.77
	28/02/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,856.50
	01/03/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,377.80
	31/03/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,763.13
	01/04/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,882.39
	29/04/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,613.48
	02/05/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,702.05
	31/05/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,894.54
	01/06/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	1,355.80
	30/06/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	2,079.78
	30/06/2022	28000/7term	7 Termeil Place, Flinders NSW, Australia	4,257.35
	30/06/2022	28000/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	4,922.28
Sub-Total				49,716.65
Ignore Cents				0.65
Total				49,716.00
C - Income - Gross interest				
	17/07/2021	25000/CUS163066761	Qudos 12 Month Term Deposit	15,792.97
	31/07/2021	25000/CUS02376115	Qudos DIY 02376115	158.93
	31/07/2021	25000/CUS02376115	Qudos DIY 02376115	204.34
	31/07/2021	25000/CUS02367087	Qudos Qsaver 02367087	44.84

HB Super

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	31/08/2021	25000/CUS02376115	Qudos DIY 02376115	328.57
	31/08/2021	25000/CUS02376115	Qudos DIY 02376115	340.68
	31/08/2021	25000/CUS02367087	Qudos Qsaver 02367087	20.54
	30/09/2021	25000/CUS02376115	Qudos DIY 02376115	318.17
	30/09/2021	25000/CUS02376115	Qudos DIY 02376115	318.16
	30/09/2021	25000/CUS02367087	Qudos Qsaver 02367087	15.63
	22/10/2021	25000/CUS163067912	Qudos 6 Month Term Deposit	1,599.37
	31/10/2021	25000/CUS02376115	Qudos DIY 02376115	379.15
	31/10/2021	25000/CUS02376115	Qudos DIY 02376115	379.15
	31/10/2021	25000/CUS02367087	Qudos Qsaver 02367087	16.17
	30/11/2021	25000/CUS02376115	Qudos DIY 02376115	485.88
	30/11/2021	25000/CUS02376115	Qudos DIY 02376115	485.87
	30/11/2021	25000/CUS02367087	Qudos Qsaver 02367087	32.09
	31/12/2021	25000/CUS02376115	Qudos DIY 02376115	502.36
	31/12/2021	25000/CUS02376115	Qudos DIY 02376115	502.36
	31/12/2021	25000/CUS02367087	Qudos Qsaver 02367087	33.17
	31/01/2022	25000/CUS02376115	Qudos DIY 02376115	502.65
	31/01/2022	25000/CUS02376115	Qudos DIY 02376115	502.66
	31/01/2022	25000/CUS02367087	Qudos Qsaver 02367087	33.18
	28/02/2022	25000/MEB000824831	MeBank Business Online Saving 000824831	4.99
	28/02/2022	25000/CUS02376115	Qudos DIY 02376115	454.28
	28/02/2022	25000/CUS02376115	Qudos DIY 02376115	454.29
	28/02/2022	25000/CUS02367087	Qudos Qsaver 02367087	29.99
	31/03/2022	25000/MET055185319	Suncorp Business Premium 055185319	0.12
	31/03/2022	25000/CUS02376115	Qudos DIY 02376115	503.22
	31/03/2022	25000/CUS02376115	Qudos DIY 02376115	503.23
	31/03/2022	25000/CUS02367087	Qudos Qsaver 02367087	33.21
	30/04/2022	25000/MET055185319	Suncorp Business Premium 055185319	0.30
	30/04/2022	25000/CUS02376115	Qudos DIY 02376115	487.28
	30/04/2022	25000/CUS02376115	Qudos DIY 02376115	487.29
	30/04/2022	25000/CUS02367087	Qudos Qsaver 02367087	30.22
	31/05/2022	25000/MET055185319	Suncorp Business Premium 055185319	0.38
	31/05/2022	25000/CUS02376115	Qudos DIY 02376115	503.81
	31/05/2022	25000/CUS02376115	Qudos DIY 02376115	643.12
	31/05/2022	25000/CUS02367087	Qudos Qsaver 02367087	36.35
	30/06/2022	25000/MET055185319	Suncorp Business Premium 055185319	0.41
	30/06/2022	25000/CUS02376115	Qudos DIY 02376115	487.89
	30/06/2022	25000/CUS02376115	Qudos DIY 02376115	985.08
	30/06/2022	25000/CUS02367087	Qudos Qsaver 02367087	51.92

HB Super Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
Sub-Total				28,694.27
Ignore Cents				0.27
Total				28,694.00
D1 - Income - Gross foreign income				
	30/06/2022	23800/SCG.AX1	Scentre Group	19.08
Sub-Total				19.08
Ignore Cents				0.08
Total				19.00
D - Income - Net foreign income				
	30/06/2022	23800/SCG.AX1	Scentre Group	19.08
Sub-Total				19.08
Ignore Cents				0.08
Total				19.00
J - Unfranked dividend amount				
	11/03/2022	23900/VUK.AX	Virgin Money Uk Plc	11.48
	21/06/2022	23900/VUK.AX	Virgin Money Uk Plc	26.67
Sub-Total				38.15
Ignore Cents				0.15
Total				38.00
K - Franked dividend amount				
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	1,448.40
	17/09/2021	23900/TAH.AX	Tabcorp Holdings Limited	268.45
	22/09/2021	23900/EDV.AX	Endeavour Group Limited	140.00
	22/09/2021	23900/SUN.AX	Suncorp Group Limited	941.76
	28/09/2021	23900/COL.AX	Coles Group Limited.	674.52
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	5,178.00
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	8,545.50
	07/10/2021	23900/WES.AX	Wesfarmers Limited	2,168.10
	08/10/2021	23900/WOW.AX	Woolworths Group Limited	1,100.00
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	1,617.38
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	1,553.40
	17/03/2022	23900/TAH.AX	Tabcorp Holdings Limited	249.27
	28/03/2022	23900/EDV.AX	Endeavour Group Limited	250.00
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	4,530.75
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	3,483.00
	30/03/2022	23900/WES.AX	Wesfarmers Limited	1,927.20
	31/03/2022	23900/COL.AX	Coles Group Limited.	794.97
	01/04/2022	23900/SUN.AX	Suncorp Group Limited	451.26
	13/04/2022	23900/WOW.AX	Woolworths Group Limited	780.00
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	1,579.29

HB Super Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
K - Franked dividend amount				
Sub-Total				37,681.25
Ignore Cents				0.25
Total				37,681.00
L - Income - Dividend franking credit				
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	620.74
	17/09/2021	23900/TAH.AX	Tabcorp Holdings Limited	115.05
	22/09/2021	23900/EDV.AX	Endeavour Group Limited	60.00
	22/09/2021	23900/SUN.AX	Suncorp Group Limited	403.61
	28/09/2021	23900/COL.AX	Coles Group Limited.	289.08
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	2,219.14
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	3,662.36
	07/10/2021	23900/WES.AX	Wesfarmers Limited	929.19
	08/10/2021	23900/WOW.AX	Woolworths Group Limited	471.43
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	693.16
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	665.74
	17/03/2022	23900/TAH.AX	Tabcorp Holdings Limited	106.83
	28/03/2022	23900/EDV.AX	Endeavour Group Limited	107.14
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	1,941.75
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	1,492.71
	30/03/2022	23900/WES.AX	Wesfarmers Limited	825.94
	31/03/2022	23900/COL.AX	Coles Group Limited.	340.70
	01/04/2022	23900/SUN.AX	Suncorp Group Limited	193.40
	13/04/2022	23900/WOW.AX	Woolworths Group Limited	334.29
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	676.84
Sub-Total				16,149.10
Ignore Cents				0.10
Total				16,149.00
M - Gross trust distributions				
	30/06/2022	23800/SCG.AX1	Scentre Group	173.02
Sub-Total				173.02
Ignore Cents				0.02
Total				173.00
W - GROSS INCOME (Sum of labels A to U)				
				132,470.00
Sub-Total				132,470.00
Ignore Cents				0.00
Total				132,470.00
Y - Income - Exempt current pension income				
				52,680.00

HB Super Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
Y - Income - Exempt current pension income				
Sub-Total				52,680.00
Ignore Cents				0.00
Total				52,680.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				79,790.00
Sub-Total				79,790.00
Ignore Cents				0.00
Total				79,790.00
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2022	33400/SHSAFLAIRC	Air Conditioner - Flinders	663.04
Sub-Total				663.04
Ignore Cents				0.04
Total				663.00
H1 - Expenses - SMSF auditor fee				
	12/07/2021	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
I1 - Expenses - Investment expenses				
	16/12/2021	41980/7term	7 Termeil Place, Flinders NSW, Australia	716.86
	12/11/2021	41980/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	971.07
	28/01/2022	42020/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	695.63
	28/01/2022	42020/7term	7 Termeil Place, Flinders NSW, Australia	507.01
	30/06/2022	41960/7term	7 Termeil Place, Flinders NSW, Australia	1,953.86
	30/06/2022	42150/7term	7 Termeil Place, Flinders NSW, Australia	711.13
	30/06/2022	41930/7term	7 Termeil Place, Flinders NSW, Australia	1,592.36
	30/06/2022	41960/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,667.22
	30/06/2022	42150/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,393.17
	30/06/2022	42060/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	515.00
	30/06/2022	41930/3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	1,346.89
Sub-Total				12,070.20
Ignore Cents				0.20
Total				12,070.00
J1 - Expenses - Management and administration expenses				
	29/09/2021	30100	Accountancy Fees	1,095.00
	05/10/2021	30400	ATO Supervisory Levy	259.00

HB Super Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
J1 - Expenses - Management and administration expenses				
Sub-Total				1,354.00
Ignore Cents				0.00
Total				1,354.00
N - TOTAL DEDUCTIONS				
				14,637.00
Sub-Total				14,637.00
Ignore Cents				0.00
Total				14,637.00
O - TAXABLE INCOME OR LOSS				
				65,153.00
Sub-Total				65,153.00
Ignore Cents				0.00
Total				65,153.00
Z - TOTAL SMSF EXPENSES				
				14,637.00
Sub-Total				14,637.00
Ignore Cents				0.00
Total				14,637.00
A - Taxable income				
				65,153.00
Sub-Total				65,153.00
Ignore Cents				0.00
Total				65,153.00
T1 - Tax on taxable income				
				10,630.80
Sub-Total				10,630.80
Ignore Cents				0.00
Total				10,630.80
B - Gross Tax				
				10,630.80
Sub-Total				10,630.80
Ignore Cents				0.00
Total				10,630.80
C1 - Foreign income tax offset				
	30/06/2022	23800/SCG.AX1	Scentre Group	0.70
			Adjustment	(0.28)
Sub-Total				0.42
Ignore Cents				0.00
Total				0.42

HB Super Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Non-refundable non-carry forward tax offsets				
				0.42
Sub-Total				0.42
Ignore Cents				0.00
Total				0.42
T2 - SUBTOTAL				
				10,630.38
Sub-Total				10,630.38
Ignore Cents				0.00
Total				10,630.38
T3 - SUBTOTAL 2				
				10,630.38
Sub-Total				10,630.38
Ignore Cents				0.00
Total				10,630.38
E1 - Complying fund's franking credits tax offset				
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	620.74
	17/09/2021	23900/TAH.AX	Tabcorp Holdings Limited	115.05
	22/09/2021	23900/EDV.AX	Endeavour Group Limited	60.00
	22/09/2021	23900/SUN.AX	Suncorp Group Limited	403.61
	28/09/2021	23900/COL.AX	Coles Group Limited.	289.08
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	2,219.14
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	3,662.36
	07/10/2021	23900/WES.AX	Wesfarmers Limited	929.19
	08/10/2021	23900/WOW.AX	Woolworths Group Limited	471.43
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	693.16
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	665.74
	17/03/2022	23900/TAH.AX	Tabcorp Holdings Limited	106.83
	28/03/2022	23900/EDV.AX	Endeavour Group Limited	107.14
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	1,941.75
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	1,492.71
	30/03/2022	23900/WES.AX	Wesfarmers Limited	825.94
	31/03/2022	23900/COL.AX	Coles Group Limited.	340.70
	01/04/2022	23900/SUN.AX	Suncorp Group Limited	193.40
	13/04/2022	23900/WOW.AX	Woolworths Group Limited	334.29
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	676.84
	30/06/2022	23800/SCG.AX1	Scentre Group	24.68
Sub-Total				16,173.78
Ignore Cents				0.00
Total				16,173.78
E - Refundable tax offsets				
				16,173.78

HB Super Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
E - Refundable tax offsets				
Sub-Total				16,173.78
Ignore Cents				0.00
Total				16,173.78
I - Remainder of refundable tax offsets				
				5,543.40
Sub-Total				5,543.40
Ignore Cents				0.00
Total				5,543.40
K - PAYG instalments raised				
	07/10/2021	85000	Income Tax Payable/Refundable	2,401.00
	11/01/2022	85000	Income Tax Payable/Refundable	1,332.00
	07/04/2022	85000	Income Tax Payable/Refundable	1,184.00
	30/06/2022	85000	Income Tax Payable/Refundable	963.00
Sub-Total				5,880.00
Ignore Cents				0.00
Total				5,880.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(11,164.40)
Sub-Total				(11,164.40)
Ignore Cents				0.00
Total				(11,164.40)



Income tax 551

Date generated	26/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from **26 September 2020** to **26 September 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Sep 2021	5 Oct 2021	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,389.39		\$0.00
30 Sep 2021	30 Sep 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$4,389.39	\$4,389.39 CR
6 Oct 2020	9 Oct 2020	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$8,538.87		\$0.00
6 Oct 2020	6 Oct 2020	Credit transferred to Integrated Client Account	\$613.00		\$8,538.87 CR
6 Oct 2020	6 Oct 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$9,151.87	\$9,151.87 CR



Activity statement 001

Date generated	26/09/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

18 results found - from **26 September 2020** to **26 September 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Jul 2022	4 Jul 2022	Payment received		\$963.00	\$0.00
4 Jul 2022	25 Aug 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$963.00		\$963.00 DR
8 Apr 2022	7 Apr 2022	Payment received		\$1,184.00	\$0.00
6 Apr 2022	26 May 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,184.00		\$1,184.00 DR
12 Jan 2022	11 Jan 2022	Payment received		\$1,332.00	\$0.00
11 Jan 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,332.00		\$1,332.00 DR
8 Oct 2021	7 Oct 2021	Payment received		\$2,401.00	\$0.00
7 Oct 2021	25 Nov 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$2,401.00		\$2,401.00 DR
6 Jul 2021	5 Jul 2021	Payment received		\$893.00	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 Jul 2021	25 Aug 2021	Client initiated amended Activity Statement for the period ending 30 Jun 21 - PAYG Instalments		\$221.00	\$893.00 DR
12 Jun 2021	25 Aug 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,114.00		\$1,114.00 DR
8 Apr 2021	7 Apr 2021	Payment received		\$1,115.00	\$0.00
7 Apr 2021	26 May 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$1,115.00		\$1,115.00 DR
7 Jan 2021	6 Jan 2021	Payment received		\$753.00	\$0.00
6 Jan 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,366.00		\$753.00 DR
6 Oct 2020	6 Oct 2020	Credit transfer received from Income Tax Account		\$613.00	\$613.00 CR
6 Oct 2020	5 Oct 2020	Payment received		\$613.00	\$0.00
5 Oct 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$613.00		\$613.00 DR



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 72357001
Last Updated 17/09/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
887612988	HB SUPER	2,401.00	1,332.00	1,184.00	963.00	5,880.00

Total No of Clients: 1

14 October 2022

The Trustee
HB Super

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2021/22 year
HB Super**

Thank you for requesting this actuarial certificate from Verus SMSF Actuaries.

Results

We calculate that the tax exempt percentage for HB Super in the 2021/22 financial year is **39.77%**.

More Information

Further details regarding this actuarial certificate are contained in the appendices, including:

- Appendix 1: Data Summary
- Appendix 2: Detailed Results
- Appendix 3: Further Information

Note that the results in this certificate are based on the information provided to us. If there are any material changes to the information provided, please contact us, as the results may need to be updated.

If you would like to discuss any aspect of this actuarial certificate, please don't hesitate to contact us.

Yours sincerely,



Alfred Au, B.Com, LL.B. (Hons), FIAA
Consulting Actuary

Verus Reference Number: ZA13524844287

Appendix 1 - Data Summary

Fund Details

Fund Name	HB Super
Name of Trustee	Econotech Pty Ltd
Tax Year for Actuarial Certificate	2021/22
ABN of Fund	35 277 217 368

Member Details

Members' Names	Vernon Bryan Parker
	Helen May Parker

Financial Details

	Amount (\$)
Opening Balance at 1 July 2021	3,969,932.45
Concessional Contributions	0.00
Non-concessional Contributions	0.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	50,145.00
Other Net Income	424,295.86
Closing Balance at 30 June 2022	4,344,083.31

We understand that the Fund's financial statements have not been audited at the time this certificate has been prepared.

Segregation

The Fund did not have any segregated current pension assets during the financial year.

Appendix 2 - Detailed Results

Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to HB Super for the 2021/22 financial year.

During the 2021/22 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund’s balances in accumulation phase and the Fund’s balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

Using the data supplied, we have calculated the tax exempt percentage based on the ratio below:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}}$$

$$= \$1,561,168 / \$3,925,069$$

$$= 39.77\%$$

The values for the current pension liabilities and the superannuation liabilities shown above are time weighted average balances over the financial year. Segregated current pension assets and segregated non-current assets (if any) have been excluded from the values shown above.

Member Breakdown

To assist you, we have also calculated the breakdown of the tax exempt percentage between the Fund’s members, as follows:

Member Name	Tax Exempt Percentage	Taxable Percentage
Vernon Bryan Parker	0.00%	9.68%
Helen May Parker	39.77%	50.55%
Reserve	0.00%	0.00%
Total	39.77%	60.23%

This breakdown between members is not required for the Fund’s tax return, but may assist in other ways, for example with allocating the Fund’s tax liabilities between members.

Appendix 3 - Further Information

Actuarial Standards

This actuarial certificate has been prepared in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Other Comments

We have been informed by the trustee and/or their advisors that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. We have relied upon this information in preparing this actuarial certificate.

As required under Professional Standard 406, we are satisfied that the value of particular liabilities of the Fund at a particular time as set out in this certificate is the amount of the Fund's assets, together with any future contributions in respect of the benefits concerned and expected earnings on the assets and contributions after that time, that would provide the amount required to discharge those liabilities as they fall due.

We also document the following information items provided to us, and upon which we have relied, when preparing this certificate:

Item	Information Provided
Does the Fund meet the definition of Disregarded Small Fund Assets for the tax year covered by this certificate?	Yes
Have the trustee(s) chosen (if eligible) to treat all of the assets of the fund as not being segregated current pension assets for the whole of the tax year covered by this certificate?	N/A

Requirement for and Use of Actuarial Certification

This actuarial certificate is required so that the Fund can claim an exemption from tax on the investment income derived from the unsegregated assets supporting members' balances that are in retirement phase. The certificate should be obtained before the Fund submits its tax return. It does not need to be submitted with the Fund's tax return, but should be retained in the Fund's records.

An actuarial certificate is required for a Fund that has been partly in retirement phase and partly in accumulation phase during the year and which is not applying the segregated method throughout the year. Therefore an actuarial certificate is not required if:

- The Fund was entirely in accumulation phase for the whole of the tax year; or
- The Fund was entirely in retirement phase for the whole of the tax year; or
- The Fund's retirement phase assets and accumulation phase assets were fully segregated throughout the tax year.

The tax exempt percentage should be applied to the Fund's assessable income (excluding any non-arm's length income, concessional contributions and any income derived from segregated assets) to determine how much income is exempt from tax.

86000 - PAYG Payable

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$963.00)	(\$893.00)	7.84%
TOTAL		CY Balance	LY Balance	
		(\$963.00)	(\$893.00)	

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal

88000 - Sundry Creditors

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors		(\$284.65)	100%
TOTAL		CY Balance	LY Balance	
			(\$284.65)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

HB Super General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
01/07/2021	Opening Balance				284.65 CR
30/06/2022	Write off the balance		284.65		0.00 DR
			284.65		0.00 DR

Total Debits: 284.65

Total Credits: 0.00

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$28,906.70)	(\$8,598.92)	236.17%
TOTAL		CY Balance	LY Balance	
		(\$28,906.70)	(\$8,598.92)	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

HB Super Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
TAH.AX	Tabcorp Holdings Limited	(2,133.33)	(711.10)	(1,422.23)	(856.61)
WES.AX	Wesfarmers Limited	(36,592.71)	(12,197.57)	(24,395.14)	(14,693.19)
VUK.AX	Virgin Money Uk Plc	(886.41)	(295.47)	(590.94)	(355.92)
EDV.AX	Endeavour Group Limited	15,140.00	5,046.67	10,093.33	6,079.21
SUN.AX	Suncorp Group Limited	(255.06)	(85.02)	(170.04)	(102.42)
WOW.AX	Woolworths Group Limited	(5,060.00)	(1,686.65)	(3,373.35)	(2,031.77)
FMG.AX	Fortescue Metals Group Ltd	(23,530.50)	(7,843.50)	(15,687.00)	(9,448.28)
COL.AX	Coles Group Limited.	1,734.48	578.16	1,156.32	696.45
SGR.AX	The Star Entertainment Group Limited	(1,109.70)	(369.90)	(739.80)	(445.58)
NAB.AX	National Australia Bank Limited	2,824.38	941.46	1,882.92	1,134.08
WBC.AX	Westpac Banking Corporation	(16,336.59)	(5,445.53)	(10,891.06)	(6,559.69)
SCG.AX1	Scentre Group	(290.70)	(96.90)	(193.80)	(116.73)
URW.AX	Unibail-rodamco-westfield	(614.40)	(204.79)	(409.61)	(246.71)
7term	7 Termeil Place, Flinders NSW, Australia	245,000.00	81,666.67	163,333.33	98,375.66
CBA.AXW	Commonwealth Bank Of Australia.	(24,569.61)	(8,189.87)	(16,379.74)	(9,865.52)
3gwydC	3 Gwydir Place, Campbelltown NSW, Australia	180,000.00	60,000.00	120,000.00	72,276.00
TLC.AX	The Lottery Corporation Limited	3,686.51	1,228.84	2,457.67	1,480.25
		337,006.36	112,335.50	224,670.86	135,319.23
Tax Deferred Distributions					
SCG.AX1	Scentre Group	109.43	0.00	109.43	65.91
		109.43	0.00	109.43	65.91

HB Super
Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Total		337,115.79	112,335.50	224,780.29	135,385.14
Deferred Tax Liability (Asset) Summary					
Opening Balance		8,598.92			
Current Year Transactions		20,307.77			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Deferred Tax report rounding		0.01			
Closing Balance		28,906.70			

A - Financial Statements

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

B - Permanent Documents

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

- Fund Summary Report [Report](#)
- Q 4 Trustee Declaration.pdf
- ASIC Company Statement.pdf
- Signed_pgs_Trust Deed.pdf
- SMSF_Trust_Deed.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

HB Super Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 12/08/2008

Tax File Number: Provided

ABN: 35277217368

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

Postal Address:

7 Phillip Street

Campbelltown, New South Wales 2560

Physical Address:

7 Phillip Street

Campbelltown, New South Wales 2560

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Parker, Vernon Bryan	81	1	0	Provided	Not Provided
Parker, Helen May	70	3	2	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Ltd
Auditor	Pinnacle Super Pty Ltd
Fund Contact	Parker, Vernon Bryan
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Econotech Pty Ltd Parker, Vernon Bryan Parker, Helen May

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Company Officeholders

Company: ECONOTECH PTY LTD ACN 074 956 746

Company details

Date company registered 23-07-1996
 Company next review date 23-07-2022
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

7 PHILLIP STREET , CAMPBELLTOWN NSW 2560

Principal place of business

7 PHILLIP STREET , CAMPBELLTOWN NSW 2560

Officeholders

PARKER, VERNON BRYAN

Born 09-01-1941 at WOLLONGONG NSW

7 PHILLIP STREET , CAMPBELLTOWN NSW 2560

Office(s) held: Director, appointed 23-07-1996

PARKER, HELEN MAY

Born 11-11-1951 at SYDNEY NSW

7 PHILLIP STREET , CAMPBELLTOWN NSW 2560

Office(s) held: Director, appointed 23-07-1996
Secretary, appointed 23-07-1996**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
A	A CLASS	1	2.00	0.00
B	B CLASS	1	3.00	0.00
ORD	ORDINARY SHARES	900	900.00	0.00

Members

PARKER , VERNON BRYAN UNIT 201 , 1-9 PYRMONT BRIDGE ROAD , PYRMONT NSW 2009

Share class	Total number held	Fully paid	Beneficially held
A	1	Yes	Yes

PARKER , HELEN MAY UNIT 201 , 1-9 PYRMONT BRIDGE ROAD , PYRMONT NSW 2009

Share class	Total number held	Fully paid	Beneficially held
B	1	Yes	Yes
ORD	899	Yes	Yes

PARKER , VERNON BRYAN

UNIT 201 , 1-9 PYRMONT BRIDGE ROAD , PYRMONT NSW
2009

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
07-10-2020	7EBB12387	484	CHANGE TO COMPANY DETAILS	Processed and imaged
27-09-2020	7EBA82569	484	CHANGE TO COMPANY DETAILS	Processed and imaged
25-07-2015	7E7162199	484	CHANGE TO COMPANY DETAILS	Processed and imaged

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HB Super

Director of Trustee Declarations

I make the following declarations:

- I am unaware, or have no reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the trustee is a disqualified person as defined in section 120(1) of the *Superannuation Industry (Supervision) Act 1993*.
- Neither a receiver, or a receiver and manager, has been appointed in respect of property beneficially owned by the trustee.
- Neither an administrator nor a liquidator nor a provisional liquidator has been appointed in respect of the trustee.
- The trustee has not commenced to be wound up.

Date:

26/8/2008.

Signed:

Vernon Bryan Parker,

Vernon Bryan Parker

Director of the Trustee

HB Super

Consent to Appointment as Director of the Trustee

I consent to being appointed a director of the trustee of the HB Super.

Date: 26/8/2008

Signed: VBParker.

Vernon Bryan Parker

HB Super

Director of Trustee Declarations

I make the following declarations:

- I am unaware, or have no reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the trustee is a disqualified person as defined in section 120(1) of the *Superannuation Industry (Supervision) Act 1993*.
- Neither a receiver, or a receiver and manager, has been appointed in respect of property beneficially owned by the trustee.
- Neither an administrator nor a liquidator nor a provisional liquidator has been appointed in respect of the trustee.
- The trustee has not commenced to be wound up.

Date:

26/8/2008

Signed:

H Parker

Helen May Parker

Director of the Trustee

HB Super

Consent to Appointment as Director of the Trustee

I consent to being appointed a director of the trustee of the HB Super.

Date:

26/8/2008

Signed:

H M Parker

Helen May Parker

Superannuation Trust Deed for a Self-Managed Fund

for

HB Super

SUPERHELP AUSTRALIA PTY LTD

PO Box 208
Hurstville NSW 1481
Tel: 1 300 736 453
Fax: 02 8456 5904
info@superhelp.com.au
www.superhelp.com.au

Maddocks
Level 6
140 William Street
Melbourne VIC 3000
Tel: 03 9288 0555
Fax: 03 9288 0666
info@maddocks.com.au
www.maddocks.com.au

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Overview

For the convenience of users, this superannuation trust deed is written in plain language. It contains only those clauses that are appropriate for the particular form of self-managed superannuation fund that you have chosen. It is therefore suitable for a self managed superannuation trust whose trustee is a corporation of which the members of the fund are the only directors. *It is not suitable for any other form of fund.*

If you decide to change the form of the fund from a fund whose trustee is a corporation of which the members of the fund are the only directors to a fund whose trustees are the members of the fund, you will have to use the Cleardocs system to create a replacement deed that incorporates the necessary clauses for the new form of fund.

You cannot change the form of the fund in any other way.

A Establishment of the fund

The establishment of the fund

- 1 The person named in Schedule 1 as the 'person establishing the fund' establishes the HB Super as a self-managed superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (Cth). It is an indefinitely continuing superannuation fund.

Purpose of the fund

- 2 The sole or primary purpose of the fund is to provide old age pensions and other benefits to members on their retirement.

Trustee of the fund

- 3 The initial trustee is named in Schedule 1 of this deed. The trustee accepts the appointment. The fund is vested in the trustee. No other person (including a member) has any legal or beneficial interest in any asset of the fund except to the extent expressly stated elsewhere in this deed. The trustee must manage the fund in accordance with this deed.

Method of decision by trustee under this deed

- 4 The trustee may only make decisions under this deed in the manner set out in the trustee's constitution.

Deed subject to superannuation law

- 5 This deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the fund it establishes qualifies as a self managed fund under superannuation law and qualifies for concessional tax treatment under the *Tax Act*. To the extent that anything in this deed is inconsistent with superannuation law, it is to be severed from the deed. Any obligation imposed by superannuation law in respect of the fund established by this deed that is not expressed in this deed is nonetheless to be regarded as incorporated in it by reference.

Trustee must comply with law

- 6 The trustee must not do or fail to do anything as trustee of the fund that would result in either of the following:
- a breach of law, including superannuation law; or
 - the fund ceasing to qualify as a self managed fund under superannuation law or to qualify for concessional tax treatment under the *Tax Act*.

B Membership

Initial members of the fund

- 7 The initial members of the fund are named in Schedule 1. Each of them has completed and signed the 'Application to become a Member' in a form that is equivalent to the form set out in Schedule 2.

Trustee may appoint additional members

- 8 The trustee may appoint a person as an additional member of the fund if he or she has completed and signed an 'Application to become a Member' in a form that is equivalent to the form for initial members set out in Schedule 2, or on another form approved by the trustee.

The additional member must consent to doing all things necessary to become a director of the trustee of the fund upon appointment unless the additional member is unable to become a director of a trustee under superannuation law.

Applicant to provide information to trustee

- 9 On written request by the trustee, a member or applicant for membership of the fund must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.
- 10 If a member fails to do so, the trustee may refuse to accept further contributions in respect of that member.
- 11 If an applicant fails to do so, the trustee may decline to accept the applicant as a member.

Conditions must be met

- 12 Subject to clause 27, the trustee must not accept a person as an additional member of the fund unless each of the following conditions is met:
- the total number of members would be no more than 4;
 - the person is not disqualified from being a director of the trustee of the fund;
 - the person is not in an employment relationship with another member of the fund except another member who is also a relative of that person;
 - the trustee is satisfied that the person will become a director of the trustee of the fund on being accepted as a member of the fund.

Effect of becoming member

- 13 An additional member becomes bound by this deed as if he or she were an initial party to this deed.

Date of commencement of membership of additional member

- 14 An additional member's membership commences on the date the trustee specifies when accepting the person as a member. If no date is specified, the additional member's membership commences on the date the trustee received his or her application.

Date of additional member's commencement as trustee

- 15 An additional member becomes director of the trustee of the fund on the date his or her membership commences provided that the trustee has done everything necessary to appoint the additional member as a director of the trustee.

Back-dating of membership

- 16 With the trustee's consent, the relevant participating employer may back-date the commencement of an additional member's membership for any period the employer thinks fit. Unless the employer decides otherwise with the agreement of the trustee, that additional period will count as a period of membership.

Conditions on membership

- 17 The trustee may impose any conditions the trustee thinks fit on the membership of an additional member and the additional member's rights and duties. The trustee may remove or vary any condition at any time.

Trustee must notify new member

- 18 As soon as practicable after a person becomes a member of the fund (and not later than 3 months after the person becomes a member), the trustee must ensure that the member is given a product disclosure statement (in the form set out in Schedule 6, updated as required) which the superannuation law requires to be given to new members of the fund.

Trustee must disclose and report

- 19 The trustee must ensure that members, former members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the fund, that the superannuation law requires them to be given.

Trustee must notify exiting member

- 20 As soon as practicable after a person ceases to be a member of the fund, the trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be members of the fund.

Limit on disclosure

- 21 A dependant of a member is not entitled to any additional information relating to the operation or conduct of the fund which the trustee thinks it is inappropriate to disclose.

Members must inform trustee of change affecting fund compliance

22 A member must immediately inform the trustee if the member becomes aware that either of the following may happen:

- the member may enter into an employment relationship with another member who is not also a relative of the member; or
- the member may be disqualified from being a director of the trustee of the fund.

Members and trustee must ensure fund compliance

23 A member and the trustee must ensure that the member ceases to be a member of the fund within 6 months after either of the following happens:

- the member enters into an employment relationship with another member who is not also a relative of the member; or
- the member is disqualified from being a director of the trustee of the fund.

Trustee and members must rectify non-compliance

24 If a member of the fund enters into an employment relationship with another member who is not also a relative of the member, or becomes disqualified from being a director of the trustee of the fund, the trustee and the members must do whatever is necessary to ensure that, within 6 months after the member entered into the employment relationship or became disqualified:

- no member of the fund is in an employment relationship with another member who is not also a relative of the member; and
- no member of the fund is disqualified from being a director of the trustee of the fund.

Types of compliance arrangement

25 The types of things that may be done to ensure compliance include each of the following:

- a member may request the member's benefits or entitlement in the fund to be paid in accordance with this deed or to be transferred or rolled over to an approved benefit arrangement under clause 142.
- the trustee may transfer a member's benefits or entitlement in the fund to an eligible roll over fund under clause 143.

Ceasing to be a member

26 A person ceases to be a member of the fund as soon as the first of the following happens:

- the person dies.
- the person ceases to be a director of the trustee of the fund.
- when payment of all the member's benefits is made to the member or to an approved benefit arrangement for the member.
- when benefits payable to or for the member cease to be payable.

When a person ceases to be a member of the fund, the person ceases to be a director of the trustee of the fund, if he or she has not already ceased to act in that role.

Minor as a member

- 27 A minor, being a person who is under 18 years of age, may be a member of the fund provided the superannuation law is complied with. In relation to a member who is a minor:
- the minor's parent or guardian must make the application for the minor to become a member in the form set out in Schedule 5 or in the form otherwise approved by the trustee;
 - decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
 - the minor turns 18; or
 - after the minor turns 16, the time at which the parent or guardian notifies the fund that the minor will be making decisions in relation to the minor's membership.
 - when the minor turns 18, the minor becomes a director of the trustee of the fund provided that the trustee has done everything necessary to appoint the minor as a director of the trustee.

C Accounts of the fund

Trustee must establish certain types of account

- 28 The trustee must establish:
- an accumulation account and/or a pension account in respect of each member or beneficiary for each class; and
 - an income account.

Credits to accumulation accounts

- 29 The trustee must credit (and in the case of clause 29.11, allot and credit) each of the following to the accumulation account of a member according to the class to which they are relevant:
- 29.1 Contributions made by a member.
- 29.2 Contributions made in respect of the member or a beneficiary of that member by an employer.
- 29.3 Other contributions allowed under this deed and superannuation law that are made in respect of the member.
- 29.4 Positive earnings transferred from the income account.
- 29.5 A shortfall component paid in respect of that member after any tax that is payable in relation to it has been deducted from it.
- 29.6 An amount paid to the trustee as a transfer or roll over payment in respect of that member which the trustee thinks it appropriate to credit to the account.

- 29.7 A forfeited amount allocated to the member or beneficiary under clause 118.
- 29.8 An amount transferred from the pension account of a beneficiary of the member.
- 29.9 The proceeds of an annuity or insurance policy effected by the trustee in respect of the member or a beneficiary of the member which the trustee thinks it appropriate to credit to the account.
- 29.10 Financial assistance under part 23 of the *Superannuation Industry (Supervision) Act 1993* which the trustee thinks it appropriate to credit to the account.
- 29.11 An amount deducted from the accumulation account of another member pursuant to a contributions-split request made by that other member and accepted by the trustee.
- 29.12 Any other amount the trustee thinks it appropriate to credit to the account.

Debits to accumulation accounts

- 30 The trustee must debit each of the following from the accumulation account of a member according to the class to which they are relevant:
 - 30.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
 - 30.2 The proportion that the trustee thinks appropriate of either of the following:
 - tax payable in respect of contributions or any shortfall component that are paid to the fund; or
 - any earnings of the fund credited to the accumulation account or arising as a result of a roll over payment.
 - 30.3 A payment of a benefit to or in respect of the member or a beneficiary of the member except a payment from a pension account.
 - 30.4 An amount paid out of the fund in respect of the member or a beneficiary of the member as a transfer or roll over payment.
 - 30.5 The cost of any annuity or policy of insurance effected by the trustee in respect of the member or a beneficiary of the member; and the proportion that the trustee thinks equitable of any group policy effected by the trustee in respect of the member or beneficiary and another member or beneficiary.
 - 30.6 The amount of a lien in respect of an indemnity exercised by the trustee in accordance with this deed.
 - 30.7 An amount forfeited in accordance with this deed.
 - 30.8 The proportion that the trustee thinks appropriate of any negative earnings of the fund determined in accordance with this deed.
 - 30.9 An amount paid to indemnify the trustee in accordance with this deed.
 - 30.10 An amount credited to the pension account of a beneficiary.
 - 30.11 The proportion that the trustee thinks appropriate of a levy.
 - 30.12 The amount of tax attributable to the member or a beneficiary of the member.

- 30.13 An amount to be allotted and credited to the accumulation account of another member pursuant to a contributions-split request made by the member whose accumulation account is to be debited and accepted by the trustee.
- 30.14 Any other amount the trustee thinks it appropriate to debit.

Contributions-split requests

- 31 A member may ask the trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the fund in respect of that member in the previous financial year be:
- 31.1 allotted to the accumulation account of that member's spouse; or
- 31.2 rolled-over or transferred to the trustee of an approved benefit arrangement of which that member's spouse has joined or is eligible to join.
- 32 The trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 31 provided:
- The request satisfies the requirements of superannuation law.
 - The trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and
 - The amount of the contributions that the trustee allots, rolls-over or transfers does not exceed the amount in the member's accumulation account, taking into account any amount that the trustee otherwise determines to debit from the member's accumulation account.

Credits to the income account

- 33 The trustee must credit each of the following to the income account of the fund:
- 33.1 Income and profits of the fund.
- 33.2 Adjustment credits made in accordance with clause 36.
- 33.3 The proceeds of an insurance policy which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.
- 33.4 A surplus resulting from a valuation under clause 40.
- 33.5 Financial assistance received by the fund under part 23 of the *Superannuation Industry (Supervision) Act 1993* which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.

Debits to the income account

- 34 The trustee must debit each of the following to the income account of the fund:
- 34.1 The expenses of the fund, except those the trustee debits from a member's or beneficiary's accumulation or pension account.
- 34.2 Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the trustee debits from a member's or beneficiary's accumulation or pension account.
- 34.3 Adjustment debits made in accordance with clause 36.

- 34.4 The cost of an insurance policy which the trustee decides not to debit from a member's or beneficiary's accumulation or pension account.
- 34.5 A deficiency resulting from a valuation under clause 40.
- 34.6 The amount of a levy, except an amount the trustee debits from a member's or beneficiary's accumulation or pension account.
- 34.7 Any loss on the disposal of an investment of the fund.

Tax on income

- 35 The trustee must make provision for the payment of any tax payable in relation to the taxable income of the fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

Distribution from income account

- 36 At the end of each fund year, the trustee must determine the fund earning rate. The trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant fund year. The trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of that year.

Trustee may establish equalisation account

- 37 The trustee may establish an equalisation account which the trustee may use for any of the following purposes:
- 37.1 To give effect to the reserving strategy the trustee establishes to smooth the investment earnings of the fund.
- 37.2 To increase the fund earning rate.
- 37.3 To pay tax payable by the fund.
- 37.4 To pay the expenses of the fund.
- 37.5 To provide for any contingencies the trustee decides to provide for.
- 37.6 To provide an amount to or for a member, former member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law.
- 37.7 To do anything else the trustee decides to do, provided there is no breach of trust or superannuation law.

Credits to equalisation account

- 38 The trustee may credit the equalisation account with any of the following:
- the portion the trustee thinks fit of an amount paid into the fund as a transfer or roll over payment.
 - an amount transferred from the forfeiture account under clause 118.
 - an amount transferred from a pension account under clause 85.

Trustee may establish or maintain other accounts or reserves

- 39 The trustee may establish or maintain any other account for or reserve of the fund that the trustee thinks necessary or desirable or that is required or permitted by superannuation law. The trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the trustee sees fit.

Valuation of fund

- 40 The trustee must value the assets of the fund at the end of each fund year, when superannuation law requires it, and when the trustee thinks it appropriate to do so. The trustee must also determine whether there is a surplus or deficiency which it is equitable in the trustee's opinion to transfer to the income account.

Interim fund earning rate

- 41 If the trustee is required to establish an interim fund earning rate, the trustee must do so in accordance with superannuation law on a basis the trustee believes to be equitable. If the Regulator or superannuation law requires it, the trustee must inform members of that basis.

D Contributions

Member contributions

- 42 With the trustee's consent, a member may make any contributions to the fund that the member decides to. With the member's and the participating employer's consent, contributions can be paid by deduction from wages or salary. In that case, the member's employer must pay them to the fund in the way the trustee directs.

Employer contributions

- 43 A participating employer of a member may make any contributions to the fund in respect of that member that the trustee and the employer agree to.

Other contributions

- 44 With the consent of the trustee and the member, any other person including:
- a spouse of that member;
 - another member;
 - another trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the member's spouse);
 - any State, Territory or Federal government (including under the Federal government's co-contribution scheme);
- may make contributions to the fund in respect of that member.

Participating employers

- 45 The trustee may allow an employer to become a participating employer and to make contributions in respect of a member or an eligible person who wishes to become a member. The trustee may require the employer to apply in the form in Schedule 3 'Application to become a Participating Employer'. The employer becomes a participating employer either on the date appointed by the trustee or the date it begins making contributions on behalf of a member, whichever is the earlier.

How contributions to be made

- 46 A contribution to the fund must be made in the way the trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 58.

Interest on contributions

- 47 The trustee may require the employer to pay interest on an employer contribution which is in arrears. The trustee may also require either the employer or the member (whichever is appropriate) to pay interest on a member contribution which is in arrears. Interest will be payable at a rate decided on by the trustee.

Failure to contribute

- 48 In the absence of an agreement, neither a member nor his or her employer is under an obligation to make a contribution to the fund in respect of that member. A failure to do so does not affect the member's membership of the fund.

Contributions etc not accepted

- 49 The trustee must not accept any of the following:
- a contribution that is not permitted by superannuation law;
 - a contribution or shortfall component the acceptance of which would prevent the fund from qualifying as a complying superannuation fund;
 - an employer contribution or shortfall component which the regulator lawfully directs the trustee not to accept;
 - a contribution that the trustee has determined not to accept because the trustee has not been informed of the relevant member's tax file number.

Breach of clause headed 'Contributions etc not accepted'

- 50 If the trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 49, the trustee must refund the amount within any time specified by superannuation law. However, the trustee may deduct each of the following from that amount:
- any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;

- reasonable administration charges.

The trustee may reduce the benefits of the member to those which the member would have had if the contribution or shortfall component had not been accepted.

Allocation of contributions

51 If the trustee receives a contribution in a month, the trustee must allocate the contribution to the relevant member of the fund:

- within 28 days after the end of the month; or
- if it is not reasonably practicable to allocate the contribution to the relevant member of the fund within 28 days after the end of the month – within such longer period as is reasonable in the circumstances.

Reduction of contributions by employer

52 An employer who is under an obligation to make contributions in respect of a member may, with the trustee's consent, reduce the amount of those contributions to the extent that it becomes required to make contributions in respect of that member to another fund of which the member is also a member.

Tax on contributions and shortfall components

53 Either the trustee or the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the member's accumulation account.

Surcharge

54 The trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.

Termination of employer's contributions

55 A participating employer ceases being a participating employer and may cease making contributions to the fund if any of the following occurs to the employer:

- a deed of appointment is executed under which the employer is placed in receivership or under official management;
- a resolution of its members is passed for it to be liquidated or a court order places it in liquidation;
- the employer gives the trustee written notice that it is permanently terminating its contributions to the fund.

Effect of termination on member's contributions

56 A member whose participating employer has ceased to make contributions under this deed under the previous clause may not make any contributions without the trustee's consent.

No termination on transfer of business to another employer

- 57 If a participating employer amalgamates with another participating employer or disposes of its business to another participating employer, members who were employees of the former participating employer are deemed to have become employees of the latter participating employer, which may then make contributions in respect of them.

E Investment

Authorised investments

- 58 The trustee must invest any assets of the fund that are not required for payment of benefits or other amounts under this deed. The trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:
- 58.1 Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia.
 - 58.2 Securities in any company incorporated anywhere, whether carrying on business in Australia or not.
 - 58.3 Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, trustee company, or other registered financial institution.
 - 58.4 Real or personal property, including an improvement to that property.
 - 58.5 Units (including sub-units) in a unit trust established or situated anywhere in the world) by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant.
 - 58.6 Futures, options or any other synthetic investment.
 - 58.7 Hedging, swapping or any similar arrangement, even though it is not linked to any property of the fund.
 - 58.8 Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the trustee thinks reasonable. The fact that the trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant.
 - 58.9 A policy or annuity with an insurer, whether by proposal or purchase.
 - 58.10 An "instalment warrant arrangement" in accordance with clause 133.
 - 58.11 Any other investment allowed by superannuation law that the trustee thinks appropriate.

Forbidden investments

- 59 The trustee must not invest in any investment that is forbidden by superannuation law. The trustee must not make an investment in the form of a loan or other financial assistance to a member or a relative of a member.

Strategy

60 The trustee must formulate one or more investment strategies for the fund. The trustee must inform members and beneficiaries of the strategies adopted by the trustee. The trustee may review and change a strategy at any time. The trustee must continually monitor the strategies to ensure that they remain appropriate.

Power to deal with investments

61 The trustee may sell, transfer or vary any investment at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of members and beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

Investment choice by members

62 The trustee may decide to allow one or more members or beneficiaries to choose between investment strategies. If the trustee does, the trustee must establish a range of possible investment strategies, and may designate particular assets for those strategies. The trustee must provide the members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the member or beneficiary to choose between them on an informed basis. The trustee must also provide them with information concerning their rights under this deed.

Member or beneficiary may choose strategy

63 A member or beneficiary who has been offered investment choice by the trustee may choose one or more of the strategies prepared by the trustee by completing any documents the trustee requires. On having done so, the member or beneficiary may direct the trustee to invest any part of the fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.

Member or beneficiary may not choose particular investments within strategy

64 A member or beneficiary who has directed the trustee to invest any part of the fund that is held for that person in accordance with those strategies may not direct the trustee to invest in any particular investment. However, the member or beneficiary may request the trustee to develop an investment specific strategy and to make it available to that member or beneficiary. The trustee may accept or reject the request.

Chosen strategies to be monitored

65 The trustee must continually monitor any strategies adopted by members or beneficiaries for investment choice to ensure that they remain appropriate for the members or beneficiaries to whom they are available.

Sub-accounts etc for investment choice

66 If a member adopts a strategy for investment choice, the trustee must do each of the following:

- 66.1 Establish a sub-account of the income account in respect of that strategy.
- 66.2 Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself.
- 66.3 Allocate earnings attributable to that strategy to the member's or beneficiary's accumulation account in a way that the trustee thinks equitable.
- 66.4 Determine a fund earning rate for that sub-account.

Power to deal with investment choice investments

- 67 The trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of the relevant members or beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

F Benefits: general

Limit on payment of preserved payment benefits

- 68 The trustee must not pay out to a member or a dependant of a member any preserved payment benefit that superannuation law does not allow the trustee to pay out.

When payment of preserved payment benefits allowed

- 69 The trustee may pay a member or, if applicable, a dependant of a member, a preserved payment benefit in any of the following circumstances:
 - 69.1 The member reaches the relevant preservation age and takes a transition to retirement pension in accordance with Part G.
 - 69.2 The member retires from gainful employment on or after reaching the relevant preservation age.
 - 69.3 The member becomes totally and permanently disabled.
 - 69.4 The member becomes totally and temporarily disabled.
 - 69.5 The member reaches age 65.
 - 69.6 The member dies.
 - 69.7 Any other circumstance allowed by superannuation law.

Payment of non-preserved amount

- 70 With the trustee's consent, a member may withdraw any part of the non-preserved amount in the member's accumulation account. The member must apply to the trustee in writing for the withdrawal in a form acceptable to the trustee. The trustee may set a minimum withdrawal amount by notifying the members of the fund.

Vesting and compulsory payment

- 71 A member's benefit entitlement will vest in accordance with superannuation law. The trustee must cash or commence to cash a member's benefit entitlement as soon as practicable after the member dies or the entitlement has vested. If a lump sum is payable, the trustee may pay it in several stages: an initial payment and then subsequent payments.

Possible addition to entitlement when member ceases to be member

- 72 If a member ceases to be a member of the fund, the trustee may pay an amount that the trustee thinks appropriate from the equalisation account (if any) into the member's accumulation account.

Anti-detriment payments (section 295-485 of the *Income Assessment Act 1997*)

- 73 Where the trustee is to make a payment because a member has died (a **death benefit**), the trustee may pass on to the recipient of that payment any benefit that would accrue to the fund if a deduction were allowed under section 295-485 of the *Income Tax Assessment Act 1997*.

Trustee may retain benefit in fund

- 74 If a member or beneficiary requests it, the trustee may retain any part of a benefit in the fund. The trustee may do so until one of the following occurs:

- 74.1 The member or beneficiary decides otherwise.
- 74.2 The member or beneficiary dies.
- 74.3 The amount has to be paid under this deed or superannuation law.
- 74.4 The trustee decides otherwise.

The payment the trustee then makes must be the amount standing to the credit of the member's or beneficiary's accumulation account at that time.

Transfer of insurance policy

- 75 If a member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the trustee may assign that policy to the member or beneficiary, or to any of the dependants of the member the trustee thinks fit. The trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the trustee nor an employer is liable for any further payment of premiums in relation to the policy.

Information to be provided to trustee

- 76 On written request by the trustee, an applicant, member or beneficiary must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.

If an applicant, member or beneficiary fails to do so, the trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the trustee thinks fit.

Trustee may adjust benefits for wrong information

- 77 The trustee may adjust any benefit payable to or in respect of a member if an applicant, member or beneficiary has supplied false or misleading information to the trustee, or has deliberately withheld information from the trustee, that affects or is likely to affect benefits payable to or in respect of that member.

G Pensions: general

Trustee's power to pay pension

- 78 When any part of a benefit becomes payable to a member under this deed or in accordance with superannuation law, the trustee has a discretion to decide whether to pay one or more pensions to the member or to use the benefit payable to acquire one or more annuities in the name of the member. The pensions or annuities will be in substitution for the relevant part of any lump sum benefit that was payable to the member for the amounts credited to the member's pension account as a transfer of a roll over payment under clause 84.2.

Actuarial certificate

- 79 The trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the trustee decides to pay, unless either section 295-390 (or any other provision) of the *Income Tax Assessment Act 1997* (Cth) provides otherwise in which case the trustee has a discretion as to whether to obtain an actuarial certificate.

Funding pension through annuity

- 80 The trustee may fund a person's pension by purchasing an annuity payable to the trustee.

Trustee may allocate benefit between 2 or more spouses

- 81 If there are 2 or more spouses of a member, the trustee may decide in what proportion each is entitled to a benefit payable under this deed to the member's spouse.

Member or beneficiary may choose type of pension

- 82 The relevant member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by superannuation law or is acceptable to the Regulator. It may include a pension wholly determined by reference to policies of life assurance purchased or obtained by the trustee of a regulated superannuation fund solely for the purposes of providing benefits to members of that fund. The pension must be paid in accordance with the requirements of the superannuation law.

Trustee must establish pension account

- 83 If the trustee decides to pay a pension to a person in accordance with this deed, the trustee must establish a pension account in the name of that person.

Credits to pension account

- 84 The trustee must credit each of the following amounts to the person's pension account:
- 84.1 The amount the trustee believes necessary to fund the pension.
 - 84.2 The amount paid into the fund in respect of the pensioner as a transfer or roll over payment which the trustee thinks it appropriate to credit to that account.
 - 84.3 Earnings of the fund which the trustee thinks it appropriate to credit to that account.
 - 84.4 A shortfall component paid in respect of the pensioner.
 - 84.5 Contributions lawfully paid in respect of the relevant member.
 - 84.6 Adjustment credits made in accordance with clause 36.
 - 84.7 The proceeds of an annuity or insurance policy effected by the trustee in respect of the pensioner which the trustee thinks it appropriate to credit to the account.
 - 84.8 Financial assistance under part 23 of the *Superannuation Industry (Supervision) Act 1993* which the trustee thinks it appropriate to credit to the account.
 - 84.9 Any other amount the trustee thinks it appropriate to credit to the account.

Debits to pension account

- 85 The trustee must debit each of the following amounts to the person's pension account:
- 85.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
 - 85.2 The proportion that the trustee thinks equitable of any negative earnings of the fund determined in accordance with clauses 36, 66 or 86.
 - 85.3 The proportion of the loss on the disposal of investments of the fund that the trustee thinks equitable.
 - 85.4 Amounts transferred from the fund in respect of the pensioner as a transfer of a roll over payment which the trustee thinks it appropriate to debit to the account.
 - 85.5 Payments made to or in respect of the pensioner or a reversionary beneficiary under this deed.
 - 85.6 The cost of an insurance policy or annuity effected by the trustee in respect of the pensioner which are not debited from the member's accumulation account.
 - 85.7 The proportion of an amount payable as taxation in respect of the earnings of the fund that are credited to the pensioner's account or arise from a roll over payment that the trustee thinks equitable.
 - 85.8 The proportion of an amount paid in respect of an indemnity to the trustee or other person under this deed that the trustee thinks equitable.
 - 85.9 The amount of a levy that the trustee thinks equitable.
 - 85.10 An amount transferred to the accumulation account of a beneficiary.
 - 85.11 Any other amount that the trustee thinks it appropriate to debit from the account.

Adjustment based on fund earning rate

- 86 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the trustee must make an adjustment to the account that the trustee thinks equitable on the basis of the interim fund earning rate at that date. The adjustment must be made in respect of the period from the beginning of the current fund year to the relevant date. The income account must be credited or debited accordingly.

Segregation of assets and valuation

- 87 The trustee may segregate from other assets those assets which are to fund the pension of a person under this deed. The trustee must value those assets at least annually. If they are insufficient or more than sufficient to fund the pension, the trustee must do anything that superannuation law requires. The trustee must obtain any certificate of adequacy that the trustee considers necessary in respect of those assets in order to comply with the *Tax Act* or superannuation law.

Pensions: residue in account

- 88 On the death of a pensioner being paid a pension, if the pension is not commuted or transferred in accordance with this deed, the trustee must pay any residue in the pension account in any way permitted by superannuation law.

Trustee's right to commute pensions generally

- 89 On written request by a pensioner, or in accordance with superannuation law or this deed, the trustee may commute any part of a pension to a lump sum, and pay it to the relevant person or his or her estate. The following general conditions apply in respect of all types of pension:

- The commutation must be allowed by, and be in accordance with, superannuation law.
- The commutation must not disadvantage the fund, an employer, a member, a pensioner or a reversionary beneficiary.

If the trustee commutes only part of a pension to a lump sum, the trustee must then adjust the amount of the pension payable as required by superannuation law.

Qualification of pensions as asset test exempt income streams

- 90 The trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991*). If the trustee so decides:
- 90.1 the superannuation law prevails over the terms of this deed to the extent of any inconsistency;
- 90.2 this deed is deemed to contain any provision that is required by superannuation law; and
- 90.3 this deed is deemed not to contain any provision that is required to be excluded by superannuation law.

H Death, disability and retirement benefits

Death benefit

- 91 The trustee may pay the death benefit on the death of a current member of the fund. The trustee must pay the full amount standing to the credit of the accumulation account as a lump sum, or must pay that amount in the form of one or more pensions or annuities.

Payment on death

- 92 On the death of a member or beneficiary, the trustee must pay or apply the relevant benefit in the way the trustee thinks fit in accordance with the following rules:
- 92.1 If the member or beneficiary has given the trustee a binding death benefit notice, the trustee must comply with it.
- 92.2 If there is no binding death benefit notice, but the member or beneficiary has left dependants, the trustee must pay or apply the benefit to or for the benefit of anyone or more of the dependants of the member or beneficiary and the legal personal representatives of the member or beneficiary as the trustee thinks fit. The trustee may do so in any proportions the trustee thinks fit and may take into account a member's wishes contained in a non-binding nomination form.
- 92.3 If there is no binding death benefit notice, and the member or beneficiary has not left any dependants, the trustee must pay the benefit to the legal personal representatives of the member or beneficiary.
- 92.4 If there is no binding death benefit notice, and the member or beneficiary has not left any dependants, and there is no legal personal representative, the trustee may pay or apply the benefit to or for the benefit of any individual at the trustee's discretion. The trustee may do so in any proportions the trustee thinks fit.
- 92.5 If there is no binding death benefit notice, and the trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 92.1 to 92.4 above, the trustee must treat the benefit as a forfeited benefit entitlement.

Death of member or former member

- 93 If a member or former member who has become entitled to a lump sum benefit dies before the payment is made, the trustee must pay the amount in accordance with clause 92.

Discharge of trustee

- 94 The receipt by a dependant, legal personal representative, relative or other person of any part of a benefit under either of the previous clauses discharges the trustee from liability in relation to it. The trustee is not responsible for seeing to its application.

Total and permanent disablement benefit

- 95 The trustee must pay a benefit to a member whom the trustee believes to be totally and permanently disabled unless requested otherwise by the member. The benefit may be either of the following:

- A lump sum equal to the full amount standing to the credit of the accumulation account of the member; or
- One or more pensions or annuities representing that amount.

Temporary total disablement benefit

96 The trustee must pay a benefit to a member whom the trustee believes to be temporarily totally disabled unless requested otherwise by the member. The benefit must be in the form of a pension or annuity that represent the following amounts:

- In the case where the trustee is entitled to a benefit under an insurance policy in relation to the member's temporary total disablement, the amount payable to the trustee.
- In any other case, the amount decided by the trustee, provided it does not reduce the minimum withdrawal benefit of the member under superannuation law.

The member is not entitled to commute any part of this benefit.

Period of payment: temporary total disablement

97 The trustee must cease paying the benefit for temporary total disablement:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, when the trustee ceases to be entitled to that benefit.
- In any other case, when the member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this deed or requests that the benefit ceases to be paid.

Method of payment: temporary total disablement

98 The trustee must pay the benefit in respect of temporary total disablement in the following way:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, in the way the benefit is paid by the insurer.
- In any other case, in the way the trustee decides.

Member contributions may be suspended: temporary total disablement

99 A member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

Membership not affected by temporary total disablement

100 A member does not cease being a member because he or she is receiving a benefit in respect of temporary total disablement.

Retirement benefit

101 The trustee may pay a member the retirement benefit at the member's request if either of the following applies:

- the member retires from employment with a participating employer on or after reaching normal retirement age; or
- the member becomes entitled under superannuation law to the payment of a benefit despite still being employed by a participating employer.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the member's accumulation account. However, the trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

Early retirement

102 On request by a member, the trustee must pay a benefit to that member in each of the following cases:

- the member ceased to be employed by a participating employer before normal retirement age, but has reached the relevant preservation age.
- the member retired from an arrangement under which the member was gainfully employed and has reached 60 or another age prescribed by superannuation law.
- in any other case as permitted by superannuation law.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the member's accumulation account. However, the trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

I Payment of benefit

Trustee must notify that benefit is payable

103 The trustee must give notice that a benefit is payable to the following persons:

- If the benefit is payable to a member, to that member.
- If the benefit is payable on the death of a member, to the nominated beneficiary, the reversionary beneficiary, the legal representatives of the member, known dependants of the member and any other person the trustee reasonably believes may have an entitlement or interest in the benefit.
- In any other case, any persons the trustee reasonably believes may have an entitlement or interest in the benefit.

Method of notice

104 The trustee must give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies

the trustee that he or she is entitled to a benefit, the trustee must notify any persons to whom a notice was required to be sent under clause 103 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the trustee must pay the relevant part of the benefit to that person.

Claim out of time

105 If a person makes a claim out of time to an entitlement to a benefit, the trustee is not bound to make any payment to that person.

Unclaimed benefit

106 The trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

Tax on benefit

107 Either the trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.

Where benefit is payable

108 A benefit is payable at the trustee's principal office, or at a substitute place the trustee notifies to the member or beneficiary.

Trustee may send benefit to person entitled

109 The trustee may send a benefit to the postal address that the person entitled to it has last notified to the trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the trustee decides on.

Notification of address etc

110 A person to whom a benefit becomes payable must notify the trustee of his or her full residential address, and of any change in that address. He or she must also notify the trustee of a bank account into which he or she asks the benefit to be paid.

Receipt to be given

111 On request by the trustee, a person to whom a benefit is paid must give the trustee a receipt and release for the payment in the form required by the trustee.

Person under legal disability

112 If a person to whom the trustee is to pay any part of a benefit is under a legal disability, or the trustee believes that it would be in that person's best interests for the trustee not to make the payment to that person, the trustee may make the payment in any of the following ways as the trustee thinks fit:

- To or for the maintenance, education, advancement, support or benefit of the person on any conditions.

- To, and for the benefit of, another person who appears to the trustee to be any of the following: the trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.

Discharge of trustee

- 113 The receipt by a person of a payment in accordance with clause 112 discharges the trustee from liability in relation to it. The trustee is not responsible for seeing to its application.

Transfer of assets

- 114 With the consent of a member or beneficiary to whom a benefit is payable, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

J Forfeiture of benefit entitlements

Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.

Forfeiture account

- 115 The trustee may establish or maintain a forfeiture account into which the trustee must pay any amount forfeited under this deed. Money held in that account does not form part of an accumulation account. The trustee must credit any income from that money to the forfeiture account.

Circumstances of forfeiture

- 116 All benefit entitlements of a person are forfeited in each the events in 116.1-116.6 — unless the trustee has determined otherwise within six months after the relevant event. The trustee's determination has effect from the date specified by the trustee which may be a date before the date of the event.

116.1 The person assigns or charges, or attempts to assign or charge a benefit entitlement, except in accordance with superannuation law.

116.2 The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority.

116.3 The person is or becomes insolvent or has committed or commits an act of bankruptcy.

116.4 The person is unable personally to receive or enjoy any part of the entitlement.

116.5 In the trustee's opinion, the person is incapable of managing his or her affairs.

116.6 In the trustee's opinion, the person is guilty of fraud or dishonesty.

This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

Forfeiture of residue

- 117 A person forfeits the residue in an accumulation account if the trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this deed.

Application of forfeiture account

- 118 The trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:
- 118.1 To or for the benefit of the relevant person or the dependants of the relevant member in any proportions the trustee decides on.
 - 118.2 To the trustee of the relevant member's estate.
 - 118.3 To or for the benefit of other members or their dependants who have rights to receive benefits under this deed.
 - 118.4 To provide additional benefits to other members or their dependants in accordance with superannuation law.
 - 118.5 To the equalisation account (if any).
 - 118.6 To any employees of the member or former member the trustee thinks appropriate.
 - 118.7 To any other person or entity the Regulator approves in writing.

Limit in relation to payments to member or dependants

- 119 The trustee must not make a payment under clause 118 to a member who is still being employed by an employer, except for the purpose of relieving the hardship of that member or his or her dependants.

Possible adjustment to entitlements

- 120 If the event that gave rise to forfeiture of an entitlement in respect of a member ceases to affect that member, the trustee may re-establish any rights in the member that the trustee thinks fit. They must not be greater than they were before the forfeiture.

K Provisions relating to the *Family Law Act*

Payment splits

- 121 If the trustee receives a splitting agreement or court order under Part VIIIB of the *Family Law Act*, then provided the agreement or court order has been properly served and subject to superannuation law, the trustee may:
- vary the relevant member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an actuary) and at any time the trustee determines from time to time, to the extent permitted by superannuation law; and
 - make a payment to the non-member spouse or a transfer in respect of the non-member spouse in accordance with clause 125.

Rules for payment splits

- 122 The trustee may as it determines from time to time subject to superannuation law, make rules dealing with:
- the valuation of a non-member spouse's benefit or benefit entitlement (including any adjustments);
 - the timing of the calculation of the non-member spouse's benefit or benefit entitlement;
 - other matters relating to the payment split or the non-member spouse's benefit or benefit entitlement.

Deferred payment splits

- 123 If the trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the trustee must:
- record the existence of the agreement or court order; and
 - keep a record of the non-member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the trustee determines from time to time subject to superannuation law.

Flagging agreements

- 124 If the trustee receives a flagging agreement or court order under Part VIII B of the *Family Law Act*, then provided the agreement or court order has been properly served, the trustee must:
- record the existence of the agreement or court order; and
 - defer payment of the benefit to or in respect of the relevant member until the agreement or court order is lifted.

Transfer of non-member spouse interests

- 125 If the trustee receives a splitting agreement or court order under Part VIII B of the *Family Law Act*, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-member spouse under that agreement or order:
- the trustee must pay that amount to the non-member spouse – if the non-member asks for that payment in writing; or
 - the trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-member spouse if the non-member asks for that transfer in writing.

Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-member spouse or the trustee of that other fund will sufficiently discharge the trustee of its liability in respect of that non-member spouse.

Refusal to admit as member

- 126 Provided that the trustee acts in accordance with superannuation law, the trustee may refuse to admit a non-member spouse as a member of the fund.

L Trustee's powers

All the powers of an individual

- 127 The trustee has all the powers in relation to the assets of the fund that the trustee would have if the trustee were the legal and beneficial owner of those assets. It also has all the powers that a trustee has at law and the powers specifically conferred on the trustee by this deed.

Trustee's discretion

- 128 The trustee has an absolute discretion in relation to exercising or not exercising any power under this deed or at law, and in relation to the way in which any power is exercised. The trustee's decision on such a matter is final and binding.

Delegation of power

- 129 The trustee may delegate to another person, including one or more directors of the trustee, any power or duty on any terms the trustee thinks fit. The trustee may alter or revoke any delegation.

Trustee not subject to direction

- 130 The trustee is not subject to direction in exercising any power under this deed or at law, except to the extent indicated under superannuation law.

Specific powers

- 131 To exclude any possible doubt, the trustee has the power to do any of the following to the extent allowed by superannuation law:
- 131.1 To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the fund.
 - 131.2 To indemnify a person.
 - 131.3 To do anything the trustee considers necessary or desirable in connection with performing its obligations under this deed.

Limit on borrowing

- 132 The trustee must not (except as provided by this deed in clause 133 and superannuation law):
- 132.1 borrow money; or
 - 132.2 maintain an existing borrowing of money.

When borrowing is allowed (including "instalment warrant arrangements")

- 133 The trustee may borrow or maintain a borrowing of money in any one or more of the following cases:
- 133.1 to enable the trustee to pay a surcharge or advance instalment which the trustee is required to pay under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* — as long as the borrowing complies with section 67(2A) of the SIS Act;
 - 133.2 to enable the trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act — as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act;
 - 133.3 under an arrangement (an "instalment warrant arrangement") which the trustee enters, or has entered into, in which the money borrowed is, or has been, used to acquire an asset that superannuation law allows the trustee to acquire — as long as the borrowing complies with section 67(4A) of the SIS Act.
- 134 Clause 133 does not limit the circumstances in which the trustee may borrow or maintain a borrowing of money.

Note: There are strict requirements which must be met for a borrowing to be lawful (see Section 67 of the SIS Act). A breach of those requirements is a strict liability offence (see section 67(7) of the SIS Act). Maddocks recommends that you seek professional advice before entering into any arrangements under which the fund borrows money.

Trustee's power to effect insurance

- 135 The trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a member. A policy may be a group policy or an individual policy.

Trustee bound to exercise power in limited cases

- 136 The trustee is not bound to arrange one or more insurance policies, except where the trustee has informed the member or beneficiary that the trustee will arrange a policy of a specified type and amount and the member or beneficiary has not asked the trustee in writing not to do so, or has withdrawn his or her request for the trustee to arrange that policy.

Even so, the trustee is not bound to arrange a policy that the trustee is unable to arrange.

Inconsistent conditions in policy

- 137 If an insurer will only insure a member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the member or beneficiary, the trustee may impose the policy conditions on that benefit despite the conditions stated in this deed.

Powers not affected by conflict of interests

- 138 The trustee may exercise any power under this deed or at law despite the fact that the trustee has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise.

Disclosure of conflict of interest

139 The trustee and any director of the trustee must disclose a conflict of interests of the type described in clause 138 in accordance with superannuation law.

Trustee's power to effect transfer on written request

140 On written request by a member or beneficiary, the trustee may transfer to the trustee of an approved benefit arrangement any part of the amount in the fund that represents the member's or beneficiary's benefit or benefit entitlement. The trustee may only do so if the following conditions are met:

- The member or beneficiary is eligible to join or has joined the arrangement.
- The trustee is satisfied that the transfer complies with superannuation law.
- The amount the trustee transfers must not exceed the amount in the member's or beneficiary's accumulation account, except to the extent of any amount that the trustee decides to add to that account from the equalisation account (if any) under clause 37.

Form and effect of transfer

141 The member or beneficiary must complete and execute any documents required by the *Tax Act* for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the trustee from all liability in respect of the amount transferred. The trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the trustee or the fund in respect of the relevant amount.

Trustee's power to transfer to successor fund

142 The trustee may transfer to the trustee of an approved benefit arrangement that is a successor fund to the fund under superannuation law any part of the amount in the fund that represents a benefit entitlement. The consent of the member or beneficiary is not required. Nor is it necessary that the member already be a member of the successor fund.

Trustee's power to transfer to eligible roll over fund

143 In accordance with superannuation law, the trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a member's or beneficiary's benefit entitlement. The trustee must do so if superannuation law requires it.

Transfer of assets

144 With the consent of a member or beneficiary to whom or in respect of whom a transfer is to be made under clauses 142 or 143, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

The trustee's power to receive transfer

145 The trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a member or beneficiary of the fund. The trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of that amount that are equivalent to the rights he or she had under the approved benefit arrangement. The trustee may decide that the person is to be treated as having been a member of the fund from the time he or she became a member of the approved benefit arrangement.

M Administration of fund

Dealing with money received

146 The trustee must ensure that any money received by the fund is dealt with as soon as practicable in one of the following ways:

- Deposited to the credit of the fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the trustee.
- Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the trustee for the purposes of the fund.
- Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this deed.

Effect of receipts

147 A receipt given by the trustee or the secretary of the fund or another person authorised by the trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the fund.

Employers to provide information to trustee

148 On written request by the trustee, an employer must give the trustee any information which it has or can obtain that is, in the trustee's opinion, necessary or desirable for managing and administering the fund. The trustee may act on that information and is not required to verify it.

Compliance

149 The trustee must comply with superannuation law and with any directions of the Regulator in relation to the fund.

Trustee may not charge fees

150 The trustee must not charge any fees in relation to acting as trustee under this deed or performing any services in respect of the fund.

Trustee entitled to be reimbursed for expenses

- 151 The trustee is entitled to be reimbursed from the fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as trustee under this deed.

Trustee to keep records and accounts

- 152 The trustee must keep proper records and accounts of all money received by the fund and paid out by it, including adequate details of all dealings by the fund in connection with that money.

Trustee to collect money owing to the fund

- 153 The trustee must ensure that money owing to the fund is collected promptly and dealt with in accordance with this deed.

Trustee to keep records, accounts, books etc

- 154 The trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

Documents to be prepared

- 155 The trustee must ensure that each of the following is prepared in respect of the fund in accordance with superannuation law:
- A statement of its financial position.
 - An operating statement.
 - Any other account or statement required by superannuation law.

Annual return

- 156 The trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

Audit

- 157 The trustee must arrange for the books, accounts and records of the fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

Disclosure requirements

- 158 The trustee must ensure that information and documents are provided to each of the following persons in accordance with the requirements of superannuation law:
- employers.
 - the Regulator.

- the actuary (if one is appointed).
- the auditor.
- any other person.

Availability of books and records

159 The trustee must ensure that the books of the fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with superannuation law.

Availability of deed and documents

160 The trustee must ensure that this deed and any other documents (or copies of the deed and documents) are made available for inspection by a member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the trustee's office while that office is open.

Appointment of auditor

161 The trustee may appoint a suitably qualified person as auditor of the fund.

Appointment of actuary

162 The trustee may appoint as actuary of the fund:

- an actuary who is a Fellow of the Institute of Actuaries of Australia;
- a member of a firm or company of which at least one member or director is a Fellow of the Institute of Actuaries of Australia; or
- an auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

Appointment of administration manager

163 The trustee may appoint one or more suitably qualified persons to act as administration manager of the fund or a specified part of the fund.

Appointment of investment manager

164 The trustee may appoint one or more suitably qualified persons to act as investment manager of the fund or a specified part of the fund in accordance with superannuation law.

Appointment of custodian

165 The trustee may appoint one or more suitably qualified persons to act as custodian of the fund or a specified part of the fund.

Superannuation law to be observed

166 Any appointment by the trustee must be in accordance with superannuation law.

Trustee may remove person from office

167 The trustee may remove from office a person the trustee has appointed to an office.

Trustee not bound by advice

168 Except to the extent required by superannuation law, the trustee is not bound to follow the advice of a person the trustee has appointed.

Liability of the trustee is limited

169 To the extent allowed by superannuation law, neither the trustee nor any of its directors, officers or employees is liable for anything done or not done in connection with acting as trustee, unless at least one of the following applies:

- The person fails to act honestly.
- The person intentionally or recklessly fails to exercise the degree of care and diligence the person is required to exercise.
- The person incurs a monetary penalty under a civil penalty order made in accordance with superannuation law.

Indemnity

170 To the extent allowed by superannuation law, the trustee and each of its directors, officers and employees are entitled to an indemnity from the fund in all cases where the person is not liable under the preceding clause. The trustee has a lien on the assets of the fund for this purpose.

Other persons who may act

171 Subject to superannuation law, the trustee may appoint the following persons to act as director of the trustee of the fund.

- the legal personal representative of a deceased member, from the date of the member's death until the member's death benefits begin to be paid;
- the legal personal representative of a member, while he or she holds an enduring power of attorney in respect of the member or while the member is under a legal disability;
- the legal personal representative, parent or guardian of a member who is a minor; or
- any other person if the superannuation law allows that person to be a director of the trustee and the fund would remain a self managed superannuation fund.

Appointment of members as trustee

172 The trustee may appoint the members of the fund as trustees in place of the trustee by executing a deed to that effect. It may only do so if immediately afterwards it executes another deed which provides the mechanisms to enable the members of the fund to act as trustees.

Appointment of replacement corporate trustee

173 The trustee may appoint as a replacement trustee a corporation of which the members of the fund are the only directors. The trustee must do everything necessary to vest the fund in the replacement trustee and must deliver all records and other books to the replacement trustee.

Continuity of office

174 When a person ceases to be a trustee or becomes a trustee, any other person acting as trustee must do everything necessary to vest the fund in the new or remaining trustees and must deliver all records and other books to the new or remaining trustees.

Appointment of trustee

175 The trustee will determine who acts as trustee in accordance with this deed and superannuation law for the fund to continue as a self managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of trustee. The trustee may accept the trustee's resignation in writing for this purpose.

- The appointment or removal of a trustee must be in writing and must immediately be advised to any other trustee.
- Where the trustee is unable or unwilling to determine who will act as trustee then the majority of members of the fund will determine who will act as trustee. If there are no members in the fund, the former members of the fund (or their legal personal representatives) will determine who acts as trustee of the fund.

N Miscellaneous

Trustee may elect to wind up fund

176 The trustee may elect to wind up the fund on a specified date in either of the following cases:

176.1 The trustee decides to wind up the fund.

176.2 There are no longer any members of the fund.

The trustee must elect to wind up the fund on a specified date if the Regulator requires the fund to be wound up.

Notice of winding up

177 The trustee must give notice to each participating employer and member that the fund is to be wound up on the specified date.

Payment etc on winding up

178 After deducting from the assets of the fund the costs of administering and winding up the fund, the trustee must pay the benefits in the following order to the extent that the assets of the fund are sufficient to do so:

- Benefits to which members, former members or their dependants are entitled but which they have not been paid on the day before the termination date.
- Additional benefits to members, former members or their dependants as the trustee thinks appropriate.
- Payment to the participating employers that have made contributions in respect of members or former members as the trustee thinks appropriate.

Employment relationship not affected by this deed

179 Nothing in this deed affects any powers an employer has in relation to a contract of employment. An actual or prospective right under this deed, or the ending of such a right, is not to be taken into account in relation to any legal action, including one based on termination of employment.

Legal rights of member not affected by this deed

180 Nothing in this deed affects any right a person may have to claim compensation or damages at common law or under statute.

Variation

181 The trustee may vary this deed either prospectively or retrospectively. The trustee may do so by oral declaration, written resolution or deed. If superannuation law requires it, the trustee must promptly give a certified copy of the resolution or a copy of the deed to the Regulator.

Limits on power to vary

182 The trustee does not have power to vary this deed so as to do either of the following:

- Reduce or adversely affect the rights of a member to accrued entitlements that arise before the variation is effected.
- Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

However, this (the rule in the previous sentence with the 2 dot points) does not apply if the reduction is necessary to enable the fund to comply with superannuation law or if each affected member, or the Regulator, consents in writing to the reduction.

The trustee also does not have power to vary this deed in a way that would have either of the following effects:

- unless the trustee is a corporation, altering the purpose of the fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law.
- unless the sole or primary purpose of the fund is to provide old age pensions to

members, allowing any person except a corporation to be appointed trustee of the fund.

Notice of variation

183 If superannuation law requires it, the trustee must inform members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The trustee must do so in accordance with superannuation law.

Dispute resolution

184 If superannuation law requires it, the trustee must establish a system complying with that law for dealing with enquiries and complaints from members, beneficiaries and dependants.

Interpretation

185 A reference in this deed to:

- a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- a person includes the legal personal representatives, successors and assigns of that person;
- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- a clause, schedule or appendix is reference to a clause, schedule or appendix in or to this deed;
- this or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- the singular includes the plural and vice versa; and
- a gender includes the other gender.

Proper law

186 This deed is governed by the law of New South Wales. The parties consent to the exercise of jurisdiction by the courts of that place.

HB Super

Schedule 1 to this deed

1 Date deed established

12 August 2008

2 Name and address and ACN of trustee

Econotech Pty Ltd, ACN 074956746
Unit 31, 1-27 Murray Street
Pyrmont, NSW 2009

3 Name and address of members

Vernon Bryan Parker
Unit 31, 1-27 Murray Street
Pyrmont, NSW 2009

Helen May Parker
Unit 31, 1-27 Murray Street
Pyrmont, NSW 2009

4 Name of person establishing the fund (Principal)

Vernon Bryan Parker
Unit 31, 1-27 Murray Street
Pyrmont, NSW 2009

Schedule 2 to this deed

[The fields in all of the following schedules are left intentionally 'blank' as the schedules are to be used as 'pro-forma' documents if the fund wishes to add members etc. in the future. These schedules are to be bound in and form part of this Deed.]

Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

Part 1 Application and Undertakings

I apply to become an [*Either* initial *Or* additional] member of this fund under the trust deed.

I make each of the following undertakings:

- [*Either* I am not in an employment relationship with another member. *Or* I am not in an employment relationship with another member who is not a relative of mine.]
- I am not a disqualified person under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
 - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
 - That I may become disqualified under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
 - Any information in relation to my medical condition.
- I will act as a [*Either* trustee *Or* director of the trustee] of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]
 Applicant address [Insert applicant's address]
 Applicant occupation [Insert applicant's occupation]
 Date of birth [Insert applicant's date of birth]
 Applicant place of birth [Insert applicant's place of birth]

Part 2: Death Benefit: Beneficiary Nomination

If death benefit nomination is to be binding This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after your death to the person or persons you mentioned in this notice, being one or more dependants or your legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on your death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on your death.

I direct [*Either* the trustees *Or* the directors of the trustee] that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name] [Add rows to table as required]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %

[If death benefit nomination is to be binding (Please note, that this beneficiary direction is valid for only 3 years.)]

Signed by the applicant: _____

Date: _____

[Insert member's name]

[If the death benefit is not binding

Witness: _____ Name: _____

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: _____ Date: _____

Witness: _____ Witness: _____

Witness name: _____ Witness name: _____

Annexure A to Application to become a member

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 3 to this deed

Application to become Participating Employer

[Insert name and address, and ACN if applicable, of applicant] applies to become a participating employer in the HB Super. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

_____ Date: _____
[Name of authorised officer]

Annexure A to Application to become and Employer-Sponsor

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 4 to this deed

Application to become an Employer-Sponsor

This Application form is accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

[Insert name and address, and ACN if applicable, of applicant] applies to become an employer-sponsor of the *[name of fund]*. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

_____ Date: _____
[Name of authorised officer]

Annexure A to Application to become an Employer-Sponsor

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 5 to this deed

Application to become a member (if member is a minor)

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

Part 1 Application and undertakings

I apply, as the parent or guardian of, and on behalf of, the person listed below (**Applicant**), that the Applicant become an initial member of this fund under the trust deed.

I make each of the following undertakings:

- [Either The Applicant is not in an employment relationship with another member. Or The Applicant is not in an employment relationship with another member who is not a relative of the Applicant.]
- I am not disqualified under superannuation law from being a [Either trustee Or director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of the Applicant's my membership of the fund. This includes disclosing:
 - Any circumstance which may lead to the Applicant entering into an employment relationship with any other member of the fund who is not also a relative of the Applicant.
 - That I may become disqualified under superannuation law from being a [Either trustee Or director of the trustee] of the fund.
 - Any information in relation to the Applicant's medical condition.

[If the parent or guardian is NOT also separate member of the fund in their own right, then]

- [Either I will act as a trustee of the fund. Or I will act as a director of the trustee of the fund.]

[If the parent or guardian IS a separate member of the fund, then]

- [Either I am a member of the fund myself and I will act as a trustee of the fund. Or I am a member of the fund myself and will act as a director of the trustee of the fund.]
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

In consideration of the Applicant's status as a minor, I have not attached a completed ATO Individual Tax File Number Notification form.

Applicant name *[Insert applicant's name]*
 Applicant address *[Insert applicant's address]*
 Applicant occupation *[Insert applicant's occupation]*
 Date of birth *[Insert applicant's date of birth]*
 Applicant place of birth *[Insert applicant's place of birth]*
 Parent or guardian name *[Insert parent or guardian's name]*
 Parent or guardian address *[Insert parent or guardian's address]*
 Parent or guardian date of birth *[Insert parent or guardian's date of birth]*
 Parent or guardian place of birth *[Insert parent or guardian's place of birth]*

Part 2: Death Benefit: Beneficiary Nomination

If death benefit nomination is to be binding This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after the Applicant's death to the person or persons you mentioned in this notice, being one or more of the Applicant's dependants or the Applicant's legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on the Applicant's death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on the Applicant's death.

On behalf of the Applicant, I direct *[Either the trustees Or the directors of the trustee]* that the person[s] named in the following table *[are/is]* to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
<i>[Insert beneficiary's name]</i>	<i>[Insert beneficiary's relationship to member]</i>	<i>[Insert proportion of the death benefit to be paid to this person] %</i>
<i>[Add rows to table as required]</i>		

If the death beneficiary nomination is binding (Please note that this beneficiary direction is valid for only 3 years.)

Signed by the
parent/guardian: _____

Date: _____

[Insert parent or guardian's name]

[If the death benefit is not binding]

Witness: _____ Name: _____

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: _____ Date: _____

Witness: _____ Witness: _____

Witness name: _____ Witness name: _____

Witness name: _____ Witness name: _____

Annexure A to Application to become a Member (where member is a minor)

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 6 to this deed

Form of Product Disclosure Statement

Product Disclosure Statement

HB Super

[Date]

[Name of member]

[Address of member]

[Contact details of member – PDS may be sent by email, fax or post]

[Name of trustee or trustees]

[Address]

[Contact details]

The details of the Product Disclosure Statement (PDS) start on the next page. Attach that page and the following pages of the PDS to the Member Application form and to any Employer-Sponsor Application form.

Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The *Corporations Act* requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider, and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

Information about your potential benefits

1 Details of potential lump sum benefits

1.1 On your retirement

You will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account.

1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or
- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer. (Premiums for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

1.4 **On death**

On your death, the trustee may pay a lump sum benefit from your Accumulation Account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

1.5 **Other circumstances**

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

2 **Details of potential income benefits**

Income benefits where you retire or reach your preservation age

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. The fund can only provide you with a 'simple pension'.

The rules for a 'simple pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way. RBLs do not apply from 1 July 2007.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

Existing pensions

If this PDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and

- if the pension is an allocated pension then it may be transferred to a simple pension without having to first be commuted.

Social Security Eligibility

Your eligibility for a government age pension is means tested

The assets test reduces the amount of any aged pension payments to which a member may be eligible by \$1.50 per fortnight for every \$1,000 of the member's assets.

Income benefits where you may not have retired but you have reached your preservation age.

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

2.1 Transition to retirement pensions

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive a transition to retirement simple pension, but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

3 Taxation of benefits

3.1 Seek advice

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

3.2 Benefits paid to you

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (initially \$140,000). After that threshold, it is taxed at 15% — except where the recipient is aged less than 55, in which case this component is taxed at 20%.
- **Pension benefits** are taxed in a similar manner to pensions at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.
- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed at 15%.
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant: simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

Information about risks associated with the fund

4 Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the funds assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 11 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or
- a simple pension from a third party (such as a life assurance company), then the situation is the same as for a simple pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund

the pension.

5 Regulatory Risk

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

Information about amounts paid to the fund for or by you

6 Contributions

If you have an employer, who is an Employer-Sponsor or a Participating Employer of the fund, then they must contribute a certain portion of your income to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government (that is, the Government will match your payments to set units).

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

Caps on concessional contributions: you may make, or have made on your behalf, up to \$50,000 in concessional contributions (they used to be referred to as 'deductible contributions') in a year across all of your superannuation accounts. Concessional contributions are taxed at 15%. Members aged 50 years or over in the 5 years from 1 July 2007 (and who are eligible to contribute to super) may make, or have made on their behalf, up to \$100,000 per annum in concessional contributions. Generally, concessional contributions can only be made by employers or persons who are self-employed.

Caps on non-concessional contributions: You are entitled to make up to \$150,000 in non-concessional contributions (they used to be referred to as 'non-deductible contributions' and are contributions that are made from money on which you have already paid applicable income tax) in a year across all of your superannuation accounts.

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute \$450,000 of non-concessional contributions in one year (and not make any contributions for the following two years).

7 Contributions-splitting

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January

2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

Information about amounts deducted from the fund

8 Debits from your Accumulation and Pension Accounts

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

9 Other application of income

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
 - pay the expenses of the fund;
 - pay taxes due and payable, or likely to become due and payable;
 - pay costs of insurance policies;
 - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
 - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
 - provide for tax liabilities;
 - pay fund expenses;
 - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

Other significant information about the fund

10 Preservation Age

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years

- for a person born after 30 June 1964 – 60 years.

11 Investment of fund assets

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the *Superannuation Industry (Supervision) Act 1993* – this stays the same even though the fund is borrowing to acquire the asset);
- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

12 Taxation

12.1 Income of the fund

For tax purposes, the fund's income is divided into 2 components:

- Special Component: which includes the fund's special income (income such as private company distributions, non arms-length income, trust distributions), reduced by tax deductions relating to that special income.
- Standard Component: which is the total of all fund income, less the Special Component.

The Standard Component is taxed at the concessional rate of 15% in the hands of the trustee. The Special Component is taxed at the rate of 45%.

12.2 Contributions

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 12.1 above.

Information about the deductibility of contributions is in paragraph 6 above.

12.3 Surcharge on High Income Earners

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made **on or after 1 July 2005**. However it still applies to contributions made before that date.

12.4 Low Income Spouse Rebate

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax rebate.

Spouse's Assessable Income (AI)	Maximum Rebatable Contributions (MRC)	Maximum Rebate (18% of the lesser of)
\$0 - \$10,800	\$3,000	MRC or actual contributions
\$10,801 to \$13,799	\$3,000 – (AI - \$10,800)	MRC or actual contributions
\$13,800	\$0	\$0

For example, if the spouse's assessable income is \$5,000, the maximum amount of contributions which are rebatable is \$3,000. If actual contributions were \$2,700, then the rebate would be $18\% \times \$2,700 = \486 .

The current low-income spouse rebate figures, and other key superannuation rates, can be confirmed at:

[http://
www.ato.gov.au/super/content.asp?doc=/content/60489.htm&mnu=26961&mfp=
001/006](http://www.ato.gov.au/super/content.asp?doc=/content/60489.htm&mnu=26961&mfp=001/006)

12.5 Contributions for children

Since 1 July 2002, parents, grandparents, relations and friends can make contributions of up to \$3,000 in each 3 year period for a member who is a child. These contributions are not taxable in the hands of the trustee and will therefore not be deductible.

13 The fund deed

The fund deed is written in plain English. Provisions that are not relevant to the particular fund of which you are a member have been excluded. For example, if individuals are trustees of the fund, then all provisions relevant to a company being a trustee of the fund have been removed. Therefore, if a company is later appointed as trustee, the fund deed will have to be varied to include the relevant provisions.

You should read the trust deed and seek professional advice if you do not understand it.

14 Other considerations concerning investments made by the fund

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

15 Contacting the trustee for additional information

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

Product Disclosure Statement – Schedule 1

Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

Accumulation Account means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

Annuity means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

Commute refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

Dependant – *in relation to a member, former member or beneficiary (the 'primary person')*, means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Life Expectancy means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary. For instance, a 40 year old Australian male would have a life expectancy of approximately an additional 35 years.

Normal Retirement Age has the meaning set out in Part A of Schedule 2 to this PDS.

Pension refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

Pension Dependant means a dependant of a member to whom a pension may be paid on the member's death, as defined by r6.21(2A) of the SIS Regulations.

Preservation Age means what it means under superannuation law. Essentially it is the minimum age after which your Preserved Benefits may be paid to you. Those ages are set out in paragraph 10 above.

Preserved Benefits means a benefit arising from a preserved payment.

Preserved Payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Retirement occurs:

- if you have reached a Preservation Age less than 60, and
 - an arrangement under which you were gainfully employed comes to an end; and
 - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end on or after you attained that age; or
- when you reach your Normal Retirement Age and;
 - an arrangement under which you were gainfully employed comes to an end; or
 - superannuation law provides that you have retired despite still being gainfully employed.

Service Pension Age has the meaning set out in Part B of Schedule 2 to this PDS.

Superannuation Contributions Surcharge means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

Product Disclosure Statement – Schedule 2

Part A

Normal retirement age

- A man reaches normal retirement age when he turns 65
- A woman born before 1 July 1935 reaches normal retirement age when she turns 60
- A woman born from 1 July 1935 to 31 December 1936 reached normal retirement age at 60 years and 6 months
- A woman born between 1 January 1937 to 30 June 1938 reaches normal retirement age at 61 years
- A woman born between 1 July 1938 to 31 December 1939 reaches normal retirement age at 61 years and 6 months
- A woman born between 1 January 1940 to 30 June 1941 reaches normal retirement age at 62 years
- A woman born between 1 July 1941 to 31 December 1942 reaches normal retirement age at 62 years and 6 months
- A woman born between 1 January 1943 to 30 June 1944 reaches normal retirement age at 63 years
- A woman born between 1 July 1944 to 31 December 1945 reaches normal retirement age at 63 years and 6 months
- A woman born between 1 January 1946 to 30 June 1947 reaches normal retirement age at 64 years
- A woman born between 1 July 1947 to 31 December 1948 reaches normal retirement age at 64 years and 6 months
- A woman born on or after 1 January 1949 reaches normal retirement age when she turns 65.

Part B

Service pension age

- A man reaches service pension age when he turns 60 years
- A woman born before 1 July 1940 reaches service pension age when she turns 55
- A woman born between 1 July 1940 to 31 December 1941 reaches service pension age when she turns 55 years and 6 months
- A woman born between 1 January 1942 to 30 June 1943 reaches service pension age when she turns 56 years
- A woman born between 1 July 1943 to 31 December 1944 reaches service pension age when she turns 56 years and 6 months
- A woman born between 1 January 1945 to 30 June 1946 reaches service pension age when she turns 57 years

- A woman born between 1 July 1946 to 31 December 1947 reaches service pension age when she turns 57 years and 6 months
- A woman born between 1 January 1948 to 30 June 1949 reaches service pension age when she turns 58 years
- A woman born between 1 July 1949 to 31 December 1950 reaches service pension age when she turns 58 years and 6 months
- A woman born between 1 January 1951 to 30 June 1952 reaches service pension age when she turns 59 years
- A woman born between 1 July 1952 to 31 December 1953 reaches service pension age when she turns 59 years and 6 months
- A woman born on or after 1 January 1954, reaches service pension age when she turns 60 years.

Superannuation Trust Deed Definitions

Annuity means what it means under superannuation law.

Approved benefit arrangement means an arrangement into which or from which assets of the fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

Approved deposit fund means a fund which is a complying ADF under the *Tax Act*.

Amount standing to the credit in relation to an accumulation account, includes an amount the trustee decides to pay to that account from the equalisation account (if any).

Assets means the cash, investments and other property of the fund held by the trustee on the trusts established by or under this deed, including:

- any amount standing to the credit of the fund on or after the date when this deed commences.
- contributions made by a member.
- contributions made by an employer.
- contributions allowed by this deed that are superannuation lawfully made by another person.
- interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income.
- the proceeds of any annuity or insurance policy effected by the trustee.
- the value of any annuity or insurance policy effected by the trustee.
- money, investments and other property received by the trustee as a roll over payment.
- shortfall components and financial assistance received by the trustee.

Beneficiary means a person immediately and absolutely entitled to a benefit under this deed in respect of a member. It does not include a member except where that member is immediately and absolutely entitled to a benefit under this deed in respect of another member.

Benefit means an amount payable out of the fund to or in respect of a member or beneficiary.

Benefit entitlement means an amount in the fund which may become payable to a member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

Binding death benefit notice means a notice given by a member or beneficiary to the trustee in accordance with regulation 6.17A of the Superannuation Industry (Supervision) Regulations and with this deed.

Business day means Monday to Friday excluding public holidays in the state or territory identified in clause 186.

Business hours means between 9:00 am and 5:00 pm on a business day.

Cash means what it means under superannuation law.

Complying superannuation fund means a complying superannuation fund under superannuation law.

Contributions means gross contributions made to the fund before tax in accordance with this deed.

Corporation means a constitutional corporation under superannuation law.

Dependant – *in relation to a member, former member or beneficiary (the 'primary person')*, means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Doctor means a registered medical practitioner.

Eligible roll over fund means what it means in Part 24 of the *Superannuation Industry (Supervision) Act 1993*.

Employee means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

Employer means what it means under superannuation law and includes a participating employer.

Employment relationship – an employment relationship exists between 2 persons if any of the following applies:

- one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the *Superannuation Industry (Supervision) Act 1993*, or is taken to be an employee under superannuation law.
- one person is the trustee of a trust of which the other person, or a relative of the other person, is a beneficiary.
- one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner.
- one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

Expenses of the fund means the expenses for which the trustee is entitled to be reimbursed under this deed.

Family Law Act means the *Family Law Act 1975 (Cth)*.

Fund earning rate means the positive or negative earning rate the trustee determines after taking account of any provision or reserve for future contingencies.

Fund year means the 12 month period ending on 30 June or a substitute date decided on by the trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

Gainful employment means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

Insurance policy means an insurance policy effected on the life of the member or a beneficiary of the member or in respect of the member's or beneficiary's illness, accident or disablement.

Interdependency relationship has the same meaning as in the *Superannuation Industry (Supervision) Act 1993*.

Levy means a levy payable by the fund under superannuation law.

Life expectancy means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary.

Nominated dependant means a person nominated (except in a death benefit notice) by a member as his or her 'nominated dependant'. The nomination must, in the trustee's opinion, be in accordance with superannuation law.

Non-binding nomination form means a notice given by a member or beneficiary to the trustee in the form set out in Part 2 of Schedule 2, but which does not meet the requirements of regulation 6.17A of the Superannuation Industry (Supervision) Regulations.

Non-member spouse means a person who is:

- a spouse or former spouse of a member; or
- a Non-Member Spouse within the meaning of that term under Part VIII B of the *Family Law Act 1975*.

Non-preserved amount means an amount (including a roll over payment) that is payable to or in respect of a member that is not subject to cashing restrictions under superannuation law at the time of payment.

Normal retirement age means 65, or a substitute age that is at least 55 (or, if the trustee is not a corporation, 60) that is accepted or required by superannuation law and is agreed by the trustee.

Participating employer means an employer the trustee admits as a participating employer under clause 45.

Payment flag means an agreement or court order referred to in clause 124.

Payment split means a payment split under Part VIII B of the *Family Law Act 1975*.

Pension account means a pension account established under clause 83.

Pension age means what it means under superannuation law.

Pension dependant means a dependant of a member to whom a pension may be paid on the member's death, as defined by r6.21(2A) of the SIS Regulations.

Preservation age means what it means under superannuation law.

Preserved benefit has the same meaning as preserved payment benefit.

Preserved payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Preserved payment benefit means a benefit arising from a preserved payment.

Regulator means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Regulator of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

Relative for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a director of the trustee, means each of the following in respect of a person:

- a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- another person who has any such relationship to the person by reason of adoption or re-marriage;
- the spouse or former spouse of the person or of any of the persons listed in the previous bullet points.

For any other purpose, means each of the following in respect of a person:

- the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person;
- the spouse of the person or of any person listed in the previous bullet point.

Retires in relation to employment, means retirement for the purpose of the payment of benefits under superannuation law.

Reversionary beneficiary means an eligible dependant for the purpose of superannuation law, including a Pension Dependant, nominated by a pensioner at the commencement of the pension as his or her residuary beneficiary.

Roll over payment includes a transitional employment termination payment made or received by the trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

RSA Regulations means the regulations made under the *Retirement Savings Account Act 1997*.

Securities includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

Self managed superannuation fund means what it means under the *Superannuation Industry (Supervision) Act 1993*.

Shortfall component means what it means in section 64 of the *Superannuation Guarantee (Administration) Act 1992* and regulations made under that Act.

SIS Act means the Superannuation Industry (Supervision) Act 1993, as amended from time to time.

SIS Regulations means the Superannuation Industry (Supervision) Regulations 1994, as amended from time to time.

Spouse means a person legally married to the member at any time; and a person who is not legally married to the member, but who, in the trustee's opinion, lives or lived with the member on a bona fide domestic basis as the partner of that member.

If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the trustee decides to treat as the spouse or spouses.

Superannuation law means any law of the Commonwealth of Australia including the *Corporations Act 2001* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any

superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee believes may have retrospective effect.

Tax includes any form of taxation, surcharge, levy, duty or other government charge that the trustee is required to pay out of the fund, or a member, former member or beneficiary is required to pay.

Tax Act means the *Income Tax Assessment Act 1936* or the *Income Tax Assessment Act 1997*, as appropriate, and the regulations made under the relevant Act.

Taxation includes any tax, charge duty or levy of any type paid or payable by the trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

Temporary total disablement means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

Total permanent disablement means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means such total physical or mental disablement that the trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

Transition to retirement pension means a transition to retirement income stream paid as a pension, as defined by r6.01(2) of the SIS Regulations.

Transitional employment termination payment means the same as it means in section 82-130 of the *Income Tax (Transitional Provisions) Act 1997* (Cth).

Unclaimed benefits means benefits described as 'unclaimed money' under superannuation law.

Unrestricted non-preserved benefit means what it means under superannuation law.

Withdrawal benefit means the minimum benefit that must be paid to a member on withdrawal from the fund under superannuation law.

To the extent that a member's contributions have been applied towards an endowment or whole of life policy, the member's withdrawal benefit is the surrender value of that policy.

Execution

Executed as a deed.

Dated: _____

The common seal of
Econotech Pty Ltd ACN 074956746
was affixed in its capacity as trustee in the
presence of authorised persons:

Signature of director

Signature of director/secretary

Name of director (please print)

Name of director/secretary (please print)

Signed sealed and delivered

by Vernon Bryan Parker in the capacity of
principal in the presence of:

Signature of witness

Signature of individual

Name of witness (please print)

Execution

Executed as a deed.

Dated: 31. 8. 2008.

The common seal of
Econotech Pty Ltd ACN 074956746
was affixed in its capacity as trustee in the
presence of authorised persons:

V B Parker.

Signature of director

V. B. PARKER.

Name of director (please print)

H M Parker.

Signature of director/secretary

H. M. Parker

Name of director/secretary (please print)

Signed sealed and delivered

by Vernon Bryan Parker in the capacity of
principal in the presence of:



Signature of witness



Signature of individual

MICHAEL WILLIAM LLOYD.
Name of witness (please print)

C - Other Documents

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

- Investment Strategy for HB SUPER.docx

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Investment Strategy
for HB SUPER
updated
15/7/2021.

Investment Objective

The investment objective of the Fund is to generate medium growth of investments combined with security of capital to meet the future pension payments for the two members, Vernon and Helen Parker.

The fund will aim for a long term return of around 3%. The Parkers have now retired and having other savings and assets outside this super fund.

2. Member's Profile and needs

- Vernon is 80. Helen is 70. Both are in good health.
- They are able to withstand relatively medium volatility in asset values without significant impact on lifestyle outcome,
- Superannuation assets presently constitute a part of their overall assets, the rest being in their business and personal savings/investments.

3. Desired Investments

The fund will have the ability to invest in the following areas:

- direct equities and stocks, including participation in dividend reinvestment programs.
- direct property investments and any other investment that is legal under the laws of the Commonwealth of Australia and its States and Territories.
- Cash Management trusts will be used for maintaining most of the cash.

4. Liquidity & Diversification

By investing in the manner proposed liquidity and diversification will be achieved.

5. Members Insurance

The trustees have considered the death and disability insurance needs for each member and have decided that members death and disability insurance is not required .Signed by the Trustees



(Vernon Parker)



(Helen Parker)

15/7/2021

Date

D - Pension Documentation

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

HB Super

Pension Summary

As at 30 June 2022

Member Name : Parker, Helen May

Member Age : 69* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PARHELO0002P	Account Based Pension	12/07/2011	50.34%	2.50%	\$31,940.00*	N/A	\$31,940.00	\$0.00	\$31,940.00	\$0.00

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

PARHELO0003P	Account Based Pension	01/10/2014	45.21%	2.50%	\$8,220.00*	N/A	\$18,205.00	\$0.00	\$18,205.00	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$40,160.00	\$0.00	\$50,145.00	\$0.00	\$50,145.00	\$0.00
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Total :

					\$40,160.00	\$0.00	\$50,145.00	\$0.00	\$50,145.00	\$0.00
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*Age as at 01/07/2021 or pension start date for new pensions.

HB Super
Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Helen May Parker	At Limit									
		01/07/2021		Cap Indexation (0.00%) - Highest TBA (1600000.00/ 1600000.00)	N/A				1,600,000.00	0.00
		01/07/2021		Opening Balance				1,600,000.00	1,600,000.00	0.00
Vernon Bryan Parker										

E - Estate Planning

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members