



SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name: AJ Rosson SMSF
 Client Code: ROSS14 Period Ended: 30 June 2023
 Partner/Manager: MH Accountant: Courtney Creevey
DUE DATE: 15/05/2024

Description	Reference	N/A	Completed	Reviewed
Points Carried Forward	<u>1</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Check Engagement Letter for I\$	<u>2</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Financial Statements	<u>3</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Depreciation Schedule	<u>4</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	NC
Income Tax Return	<u>5</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Members Annual Statements	<u>6</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Client Management Letter	<u>7</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Section 290-170 Notices	<u>8</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	NC
Investment Strategy	<u>9</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Minutes	<u>10</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Trial Balance	<u>11</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Review Points	<u>12</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Query Sheet	<u>13</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Accountant Checklist	<u>14</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
TBAR Checklist	<u>15</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	NC

Description	Reference	N/A	Completed	Reviewed
Bank Reconciliations	<u>16</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Trust Tax Statements	<u>17</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Dividend Statements	<u>18</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Rental Property Summary	<u>19</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Capital Gains Tax Reports - BGL	<u>20</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
End of Period Closing Figures	<u>21</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
GST Reconciliation	<u>22</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Other Source Documents	<u>23</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Tax Reconciliation- BGL	<u>24</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
General Ledger - BGL	<u>25</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Create Entries Report - BGL	<u>26</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Tax Agent Portal Reports	<u>27</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Market Value of Investments	<u>28</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Actuarial Certificate	<u>29</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Pension Documents	<u>30</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
ETP Roll-In Documents	<u>31</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
LRBA Documentation	<u>32</u>	<input type="checkbox"/>	<input type="checkbox"/>	
Super Contribution Breakdown Report	<u>33</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	NC
Sundry workpaper(s)	<u>34</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	NC

Completed By: Courtney Creevey	Date: 27/09/2023
Reviewed By:	Date:

REVIEWED
By NC at 12:06 pm, Oct 12, 2023

REVISED
1:55 pm, Oct 16, 2023

Financial statements and reports for the year ended
30 June 2023

AJ Rosson SMSF

Prepared for: AJ Rosson Pty Ltd

AJ Rosson SMSF
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Statement of Financial Position

Detailed Statement of Financial Position

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Statement of Taxable Income

Trustees Declaration

Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Real Estate Properties (Australian - Non Residential)	2	715,000.00 ✓	709,951.01
Units in Listed Unit Trusts (Australian)	3	178,887.40 ✓	0.00
Total Investments		<u>893,887.40</u>	<u>709,951.01</u>
Other Assets			
Bank of Queensland 23309147		9,495.46 ✓	280,441.16
Borrowing Cost		5,309.54 ✓	0.00
GST Refundable		0.00 ✓	120.38
Income Tax Refundable		169.29	0.00
Total Other Assets		<u>14,974.29</u>	<u>280,561.54</u>
Total Assets		<u>908,861.69</u>	<u>990,512.55</u>
Less:			
Liabilities			
Income Tax Payable		0.00	6,028.95
PAYG Payable		1,537.00 ✓	0.00
Sundry Creditors		789.00 ✓	704,169.93
Deferred Tax Liability		583.43 ✓	0.00
Rent In Advance		6,355.07 ✓	0.00
Bond Funds- Dickson Road, Morayfield		10,890.00 ✓	0.00
Limited Recourse Borrowing Arrangements		500,887.06 ✓	0.00
Total Liabilities		<u>521,041.56</u>	<u>710,198.88</u>
Net assets available to pay benefits		<u>387,820.13</u>	<u>280,313.67</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Rosson, Adriano - Accumulation		263,581.45	260,401.69
Rosson, Julie - Accumulation		124,238.68	19,911.98
Total Liability for accrued benefits allocated to members' accounts		<u>387,820.13</u>	<u>280,313.67</u>



AJ Rosson SMSF**Detailed Statement of Financial Position**

As at 30 June 2023

	Note	2023	2022
		\$	\$
Assets			
Investments			
Real Estate Properties (Australian - Non Residential)	2		
9 6-12 Dickson Road, Morayfield		715,000.00	709,951.01
Units in Listed Unit Trusts (Australian)	3		
CFS FC WS Bar H WS Glb Share		13,356.68	0.00
CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth		9,729.59	0.00
CFS FC WS CFS PM Cap Enh Yield		9,050.30	0.00
CFS FC WS CFS WS Indx Aust Bond		17,157.74	0.00
CFS FC WS CFS WS Indx Aust Sh		12,257.18	0.00
CFS FC WS CFS WS Indx Gbl Sh		13,550.49	0.00
CFS FC WS CFS WS Indx Prop Sec		7,697.27	0.00
CFS FC WS First Sentier Glb Prop S		7,164.03	0.00
CFS FC WS Inv BenneIng Ex-20 Aus Eq		6,848.32	0.00
CFS FC WS Lazard Aus Sel Equity		5,370.19	0.00
CFS FC WS Macq WS Income Opport		8,686.75	0.00
CFS FC WS R'Index WS Aust Sh Val		5,204.64	0.00
FC WS Inv TRP WS Gbl Equity		9,475.92	0.00
First Sentier WS AuSmlComp		6,943.87	0.00
First Sentier WS Glob Credit Inc		8,982.26	0.00
First Sentier WS Strategic Cash		17,538.75	0.00
PIMCO Global Bond Fd - Ws Class		19,873.42	0.00
Total Investments		<u>893,887.40</u>	<u>709,951.01</u>
Other Assets			
Bank Accounts			
Bank of Queensland 23309147		9,495.46	280,441.16
Borrowing Cost		5,309.54	0.00
Income Tax Refundable		169.29	0.00
GST Refundable		0.00	120.38
Total Other Assets		<u>14,974.29</u>	<u>280,561.54</u>
Total Assets		<u>908,861.69</u>	<u>990,512.55</u>
Less:			
Liabilities			
Income Tax Payable		0.00	6,028.95
Limited Recourse Borrowing Arrangements			
9 6-12 Dickson Road, Morayfield		500,887.06	0.00

AJ Rosson SMSF**Detailed Statement of Financial Position**

As at 30 June 2023

	Note	2023	2022
		\$	\$
Liabilities			
Limited Recourse Borrowing Arrangements			
9 6-12 Dickson Road, Morayfield		500,887.06	0.00
PAYG Payable		1,537.00	0.00
Sundry Creditors		789.00	704,169.93
Rent In Advance		6,355.07	0.00
Bond Funds- Dickson Road, Morayfield		10,890.00	0.00
Deferred Tax Liability		583.43	0.00
Total Liabilities		<u>521,041.56</u>	<u>710,198.88</u>
Net assets available to pay benefits		<u>387,820.13</u>	<u>280,313.67</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts			
	4, 5		
Rosson, Adriano - Accumulation		263,581.45	260,401.69
Rosson, Julie - Accumulation		124,238.68	19,911.98
Total Liability for accrued benefits allocated to members' accounts		<u>387,820.13</u>	<u>280,313.67</u>

Operating Statement

For the year ended 30 June 2023

	Note	2023	2022
		\$	\$
Income			
Investment Income			
Trust Distributions		2,803.62	0.00
Interest Received		1,435.70	1.16
Rental Income		33,244.93	0.00
Investment Gains			
Changes in Market Values	7	5,761.90	0.00
Contribution Income			
Employer Contributions		22,257.51	25,650.00
Personal Concessional		0.00	15,000.00
Transfers In		84,098.28	250,000.00
Total Income		<u>149,601.94</u>	<u>290,651.16</u>
Expenses			
Accountancy Fees		3,740.00	0.00
ATO Supervisory Levy		518.00	0.00
Auditor's Remuneration		385.00	0.00
ASIC Fees		349.00	0.00
Advisor Fees		4,629.13	0.00
Bank Charges		1.03	0.00
Borrowing Expenses		1,198.12	0.00
Formation cost (Non Deductible)		0.00	3,850.00
Property Expenses - Council Rates		0.00	447.54
Property Expenses - Interest on Loans		27,787.06	0.00
Property Expenses - Body Corporate Fees		0.00	11.00
		<u>38,607.34</u>	<u>4,308.54</u>
Total Expenses		<u>38,607.34</u>	<u>4,308.54</u>
Benefits accrued as a result of operations before income tax			
		<u>110,994.60</u>	<u>286,342.62</u>
Income Tax Expense	8	3,488.14	6,028.95
Benefits accrued as a result of operations		<u>107,506.46</u>	<u>280,313.67</u>

AJ Rosson SMSF

Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
Income		
Investment Income		
Trust Distributions		
CFS FC WS Bar H WS Glb Share	565.78	0.00
CFS FC WS CFS PM Cap Enh Yield	195.95	0.00
CFS FC WS CFS WS Indx Aust Bond	1.88	0.00
CFS FC WS CFS WS Indx Aust Sh	176.81	0.00
CFS FC WS CFS WS Indx Gbl Sh	528.60	0.00
CFS FC WS CFS WS Indx Prop Sec	580.69	0.00
CFS FC WS First Sentier Gbl Prop S	106.22	0.00
CFS FC WS Inv Bennelng Ex-20 Aus Eq	9.15	0.00
CFS FC WS Lazard Aus Sel Equity	63.78	0.00
CFS FC WS Macq WS Income Opport	2.48	0.00
CFS FC WS R'Index WS Aust Sh Val	23.94	0.00
FC WS Inv TRP WS Gbl Equity	0.61	0.00
First Sentier WS AuSmlComp	211.60	0.00
First Sentier WS Glob Credit Inc	142.43	0.00
First Sentier WS Strategic Cash	193.70	0.00
	2,803.62	0.00
Interest Received		
Bank of Queensland 23309147	1,435.70	1.16
	1,435.70	1.16
Rental Income		
9 6-12 Dickson Road, Morayfield	33,244.93	0.00
	33,244.93	0.00
Contribution Income		
Employer Contributions - Concessional		
Julie Rosson	22,257.51	25,650.00
	22,257.51	25,650.00
Personal Contributions - Concessional		
Adriano Rosson	0.00	15,000.00
	0.00	15,000.00
Transfers In		
Rosson, Adriano - Accumulation (Accumulation)	0.00	250,000.00
Rosson, Julie - Accumulation (Accumulation)	84,098.28	0.00
	84,098.28	250,000.00
Investment Gains		
Realised Movements in Market Value		
Units in Listed Unit Trusts (Australian)		
CFS FC WS Bar H WS Glb Share	3.98	0.00
CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth	(5.20)	0.00
CFS FC WS CFS PM Cap Enh Yield	(0.28)	0.00
CFS FC WS CFS WS Indx Aust Bond	3.61	0.00
CFS FC WS CFS WS Indx Aust Sh	(1.67)	0.00
CFS FC WS CFS WS Indx Gbl Sh	3.19	0.00
CFS FC WS CFS WS Indx Prop Sec	5.38	0.00
CFS FC WS First Sentier Gbl Prop S	1.85	0.00
CFS FC WS Inv Bennelng Ex-20 Aus Eq	1.27	0.00
CFS FC WS Lazard Aus Sel Equity	(0.21)	0.00
CFS FC WS Macq WS Income Opport	0.12	0.00
CFS FC WS R'Index WS Aust Sh Val	(1.06)	0.00


AJ Rosson SMSF**Detailed Operating Statement**

For the year ended 30 June 2023

	2023	2022
	\$	\$
FC WS Inv TRP WS Gbl Equity	2.37	0.00
First Sentier WS AuSmlComp	0.18	0.00
First Sentier WS Glob Credit Inc	(0.81)	0.00
First Sentier WS Strategic Cash	(1.38)	0.00
PIMCO Global Bond Fd - Ws Class	1.53	0.00
	<u>12.89</u>	<u>0.00</u>
Unrealised Movements in Market Value		
Real Estate Properties (Australian - Non Residential)		
9 6-12 Dickson Road, Morayfield	5,048.99	0.00
	<u>5,048.99</u>	<u>0.00</u>
Units in Listed Unit Trusts (Australian)		
CFS FC WS Bar H WS Gbl Share	499.51	0.00
CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth	950.54	0.00
CFS FC WS CFS PM Cap Enh Yield	73.34	0.00
CFS FC WS CFS WS Indx Aust Bond	(405.70)	0.00
CFS FC WS CFS WS Indx Aust Sh	(213.90)	0.00
CFS FC WS CFS WS Indx Gbl Sh	730.74	0.00
CFS FC WS CFS WS Indx Prop Sec	90.76	0.00
CFS FC WS First Sentier Glb Prop S	33.89	0.00
CFS FC WS Inv Bennelng Ex-20 Aus Eq	(186.23)	0.00
CFS FC WS Lazard Aus Sel Equity	36.78	0.00
CFS FC WS Macq WS Income Opport	(96.40)	0.00
CFS FC WS R'Index WS Aust Sh Val	(88.34)	0.00
FC WS Inv TRP WS Gbl Equity	695.73	0.00
First Sentier WS AuSmlComp	(292.97)	0.00
First Sentier WS Glob Credit Inc	59.08	0.00
First Sentier WS Strategic Cash	12.70	0.00
PIMCO Global Bond Fd - Ws Class	(1,199.49)	0.00
	<u>700.04</u>	<u>0.00</u>
Other Investment Gains/Losses	(0.02)	0.00
Changes in Market Values	<u>5,761.90</u>	<u>0.00</u>
Total Income	<u>149,601.94</u>	<u>290,651.16</u>
Expenses		
Accountancy Fees	3,740.00	0.00
Advisor Fees	4,629.13	0.00
ASIC Fees	349.00	0.00
ATO Supervisory Levy	518.00	0.00
Auditor's Remuneration	385.00	0.00
Bank Charges	1.03	0.00
Borrowing Expenses	1,198.12	0.00
Formation cost (Non Deductible)	0.00	3,850.00
	<u>10,820.28</u>	<u>3,850.00</u>
Property Expenses - Body Corporate Fees		
9 6-12 Dickson Road, Morayfield	0.00	11.00
	<u>0.00</u>	<u>11.00</u>
Property Expenses - Council Rates		
9 6-12 Dickson Road, Morayfield	0.00	447.54

Detailed Operating Statement

For the year ended 30 June 2023

	2023		2022
	\$		\$
	<u>0.00</u>		<u>447.54</u>
Property Expenses - Interest on Loans			
9 6-12 Dickson Road, Morayfield	27,787.06		0.00
	<u>27,787.06</u>		<u>0.00</u>
Total Expenses	<u>38,607.34</u>		<u>4,308.54</u>
Benefits accrued as a result of operations before income tax	<u>110,994.60</u>		<u>286,342.62</u>
Income Tax Expense			
Income Tax Expense	3,488.14		6,028.95
Total Income Tax	<u>3,488.14</u>		<u>6,028.95</u>
Benefits accrued as a result of operations	<u>107,506.46</u>		<u>280,313.67</u>

Notes to the Financial Statements

For the year ended 30 June 2023

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

b. Cash and Cash Equivalents

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

c. Revenue

Interest revenue

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

Dividend revenue

Notes to the Financial Statements

For the year ended 30 June 2023

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

Rental revenue

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Income Tax

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

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

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

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

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

f. Goods and Services Tax (GST)

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

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

g. Trade and Other Payables

Notes to the Financial Statements

For the year ended 30 June 2023

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

h. Critical Accounting Estimates and Judgements

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

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

Note 2: Real Estate Properties (Australian - Non Residential)

	2023 \$	2022 \$
9 6-12 Dickson Road, Morayfield	715,000.00	709,951.01
	715,000.00	709,951.01

Note 3: Units in Listed Unit Trusts (Australian)

	2023 \$	2022 \$
First Sentier WS AuSmlComp	6,943.87	0.00
PIMCO Global Bond Fd - Ws Class	19,873.42	0.00
First Sentier WS Strategic Cash	17,538.75	0.00
CFS FC WS Lazard Aus Sel Equity	5,370.19	0.00
First Sentier WS Glob Credit Inc	8,982.26	0.00
CFS FC WS First Sentier Glb Prop S	7,164.03	0.00
CFS FC WS Bar H WS Glb Share	13,356.68	0.00
FC WS Inv TRP WS Glbl Equity	9,475.92	0.00
CFS FC WS CFS WS Indx Aust Sh	12,257.18	0.00
CFS FC WS CFS WS Indx Aust Bond	17,157.74	0.00
CFS FC WS CFS WS Indx Glbl Sh	13,550.49	0.00
CFS FC WS CFS WS Indx Prop Sec	7,697.27	0.00
CFS FC WS CFS PM Cap Enh Yield	9,050.30	0.00
CFS FC WS R'Index WS Aust Sh Val	5,204.64	0.00
CFS FC WS Macq WS Income Opport	8,686.75	0.00
CFS FC WS Ble Gfd Ws Lg Tm Glb Gth	9,729.59	0.00
CFS FC WS Inv Bennelng Ex-20 Aus Eq	6,848.32	0.00

Notes to the Financial Statements

For the year ended 30 June 2023

178,887.40

0.00

Note 4: Liability for Accrued Benefits

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	280,313.67	0.00
Benefits accrued as a result of operations	107,506.46	280,313.67
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	387,820.13	280,313.67

Note 5: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2023 \$	2022 \$
Vested Benefits	387,820.13	280,313.67

Note 6: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 7: Changes in Market Values

Unrealised Movements in Market Value

	2023 \$	2022 \$
Real Estate Properties (Australian - Non Residential)		
9 6-12 Dickson Road, Morayfield	5,048.99	0.00
	5,048.99	0.00
Units in Listed Unit Trusts (Australian)		
CFS FC WS Bar H WS Glb Share	499.51	0.00
CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth	950.54	0.00
CFS FC WS CFS PM Cap Enh Yield	73.34	0.00
CFS FC WS CFS WS Indx Aust Bond	(405.70)	0.00
CFS FC WS CFS WS Indx Aust Sh	(213.90)	0.00
CFS FC WS CFS WS Indx Gbl Sh	730.74	0.00
CFS FC WS CFS WS Indx Prop Sec	90.76	0.00
CFS FC WS First Sentier Glb Prop S	33.89	0.00

Notes to the Financial Statements

For the year ended 30 June 2023

CFS FC WS Inv Bennelng Ex-20 Aus Eq	(186.23)	0.00
CFS FC WS Lazard Aus Sel Equity	36.78	0.00
CFS FC WS Macq WS Income Opport	(96.40)	0.00
CFS FC WS R'Index WS Aust Sh Val	(88.34)	0.00
FC WS Inv TRP WS Glbl Equity	695.73	0.00
First Sentier WS AuSmlComp	(292.97)	0.00
First Sentier WS Glob Credit Inc	59.08	0.00
First Sentier WS Strategic Cash	12.70	0.00
PIMCO Global Bond Fd - Ws Class	(1,199.49)	0.00
	700.04	0.00
Total Unrealised Movement	5,749.03	0.00

Realised Movements in Market Value

	2023	2022
	\$	\$
Units in Listed Unit Trusts (Australian)		
CFS FC WS Bar H WS Glb Share	3.98	0.00
CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth	(5.20)	0.00
CFS FC WS CFS PM Cap Enh Yield	(0.28)	0.00
CFS FC WS CFS WS Indx Aust Bond	3.61	0.00
CFS FC WS CFS WS Indx Aust Sh	(1.67)	0.00
CFS FC WS CFS WS Indx Glbl Sh	3.19	0.00
CFS FC WS CFS WS Indx Prop Sec	5.38	0.00
CFS FC WS First Sentier Glb Prop S	1.85	0.00
CFS FC WS Inv Bennelng Ex-20 Aus Eq	1.27	0.00
CFS FC WS Lazard Aus Sel Equity	(0.21)	0.00
CFS FC WS Macq WS Income Opport	0.12	0.00
CFS FC WS R'Index WS Aust Sh Val	(1.06)	0.00
FC WS Inv TRP WS Glbl Equity	2.37	0.00
First Sentier WS AuSmlComp	0.18	0.00
First Sentier WS Glob Credit Inc	(0.81)	0.00
First Sentier WS Strategic Cash	(1.38)	0.00
PIMCO Global Bond Fd - Ws Class	1.53	0.00

Notes to the Financial Statements

For the year ended 30 June 2023

	12.89	0.00
Total Realised Movement	12.89	0.00
Changes in Market Values	5,761.92	0.00

Note 8: Income Tax Expense

	2023	2022
	\$	\$
The components of tax expense comprise		
Current Tax	2,904.71	6,028.95
Deferred Tax Liability/Asset	583.43	0.00
Income Tax Expense	3,488.14	6,028.95

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	16,649.19	42,951.39
Less:		
Tax effect of:		
Non Taxable Transfer In	12,614.74	37,500.00
Increase in MV of Investments	862.35	0.00
Realised Accounting Capital Gains	1.93	0.00
Accounting Trust Distributions	420.54	0.00
Add:		
Tax effect of:		
SMSF Non-Deductible Expenses	0.00	577.50
Franking Credits	18.82	0.00
Foreign Credits	14.30	0.00
Net Capital Gains	143.55	0.00
Taxable Trust Distributions	125.34	0.00
Distributed Foreign Income	74.36	0.00
Rounding	(0.45)	0.06
Income Tax on Taxable Income or Loss	3,125.55	6,028.95

Less credits:

Notes to the Financial Statements

For the year ended 30 June 2023

Franking Credits	125.48	0.00
Foreign Credits	95.36	0.00
Current Tax or Refund	<u>2,904.71</u>	<u>6,028.95</u>

Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	110,994.60
Less	
Non Taxable Transfer In	84,098.28
Increase in MV of investments	5,749.03
Realised Accounting Capital Gains	12.87
Accounting Trust Distributions	2,803.62
	<u>92,663.80</u>
Add	
Franking Credits	125.48
Foreign Credits	95.36
Net Capital Gains	957.00
Taxable Trust Distributions	835.57
Distributed Foreign income	495.76
	<u>2,509.17</u>
SMSF Annual Return Rounding	(2.97)
Taxable Income or Loss	<u>20,837.00</u>
Income Tax on Taxable Income or Loss	3,125.55
Less	
Franking Credits	125.48
Foreign Credits	95.36
	<u>2,904.71</u>
CURRENT TAX OR REFUND	<u>2,904.71</u>
Supervisory Levy	259.00
Income Tax Instalments Raised	(3,074.00)
AMOUNT DUE OR REFUNDABLE	<u>89.71</u>



Trustees Declaration

AJ Rosson Pty Ltd ACN: 659774599

The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2023 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2023.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Adriano Rosson
AJ Rosson Pty Ltd
Director

.....
Julie Rosson
AJ Rosson Pty Ltd
Director

Dated this day of

Electronic Lodgment Declaration (SMSF)

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
Provided	AJ Rosson SMSF	2023

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

Important

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

- Declaration:** I declare that:
- All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
 - I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director Date / /

ELECTRONIC FUNDS TRANSFER CONSENT

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

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

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

Account Name
Account Number Client Reference

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

Signature Date / /

Tax Agent's Declaration

I declare that:

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

Agent's signature

Date

Contact name

Mark G W Herron

Client Reference

ROSS14

Agent's Phone Number

0732044166

Tax Agent Number

79549002

Self-managed superannuation fund annual return **2023**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S	M	/	T	#		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

- Is this an amendment to the SMSF's 2023 return? **A** No **Yes**
- Is this the first required return for a newly registered SMSF? **B** No **Yes**

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day / Month / Year

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified,
have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

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

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?
 No Yes **▶** If yes, provide the date on which the fund was wound up Day / Month / Year **▶** Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No **▶** Go to Section B: Income.

Yes **▶** Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** **▶** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E **Yes** **▶** Go to Section B: Income.

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

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

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$



Gross foreign income	Loss
D1 \$	Net foreign income D \$

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

Number

Transfers from foreign funds **F** \$

Gross payments where ABN not quoted **H** \$

Loss

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus **No-TFN-quoted contributions

R3 \$

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Code

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

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$

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

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

Code

#This is a mandatory label.

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

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

Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME **V** \$
(**W** less **Y**)

Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS			NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$		A2 \$	
Interest expenses overseas	B1 \$		B2 \$	
Capital works expenditure	D1 \$		D2 \$	
Decline in value of depreciating assets	E1 \$		E2 \$	
Insurance premiums – members	F1 \$		F2 \$	
SMSF auditor fee	H1 \$		H2 \$	
Investment expenses	I1 \$		I2 \$	
Management and administration expenses	J1 \$		J2 \$	
Forestry managed investment scheme expense	U1 \$		U2 \$	
Other amounts	L1 \$	Code	L2 \$	Code
Tax losses deducted	M1 \$			

TOTAL DEDUCTIONS
N \$
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss
O \$
 (TOTAL ASSESSABLE INCOME *less*
 TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$
 (N *plus* Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

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

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

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



Gross tax **B \$**

(T1 plus J)

Foreign income tax offset C1 \$	
Rebates and tax offsets C2 \$	Non-refundable non-carry forward tax offsets C \$
	<i>(C1 plus C2)</i>



SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)



Early stage venture capital limited partnership tax offset D1 \$	
Early stage venture capital limited partnership tax offset carried forward from previous year D2 \$	Non-refundable carry forward tax offsets D \$
Early stage investor tax offset D3 \$	<i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset carried forward from previous year D4 \$	
	SUBTOTAL 2 T3 \$
	<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset E1 \$	
No-TFN tax offset E2 \$	
National rental affordability scheme tax offset E3 \$	
Exploration credit tax offset E4 \$	Refundable tax offsets E \$
	<i>(E1 plus E2 plus E3 plus E4)</i>



#TAX PAYABLE **T5 \$**



(T3 less E – cannot be less than zero)

Section 102AAM interest charge


G \$

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	
Credit for interest on no-TFN tax offset	
H6 \$	
Credit for foreign resident capital gains withholding amounts	
H8 \$	
	Eligible credits
	H \$
	<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds	I \$
(Remainder of refundable tax offsets)	
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

- PAYG instalments raised 
- K \$**
- Supervisory levy 
- L \$**
- Supervisory levy adjustment for wound up funds
- M \$**
- Supervisory levy adjustment for new funds
- N \$**

AMOUNT DUE OR REFUNDABLE	S \$
A positive amount at S is what you owe, while a negative amount is refundable to you.	
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>



#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

- Tax losses carried forward to later income years **U \$**
- Net capital losses carried forward to later income years **V \$**

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

- A** \$ Employer contributions
- A1** \$ ABN of principal employer
- B** \$ Personal contributions
- C** \$ CGT small business retirement exemption
- D** \$ CGT small business 15-year exemption amount
- E** \$ Personal injury election
- F** \$ Spouse and child contributions
- G** \$ Other third party contributions

- H** \$ Proceeds from primary residence disposal
- H1** \$ Receipt date / /
- I** \$ Assessable foreign superannuation fund amount
- J** \$ Non-assessable foreign superannuation fund amount
- K** \$ Transfer from reserve: assessable amount
- L** \$ Transfer from reserve: non-assessable amount
- M** \$ Contributions from non-complying funds and previously non-complying funds
- T** \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

- S1** \$ Accumulation phase account balance
- S2** \$ Retirement phase account balance - Non CDBIS
- S3** \$ Retirement phase account balance - CDBIS

- O** \$ Allocated earnings or losses Loss
- P** \$ Inward rollovers and transfers
- Q** \$ Outward rollovers and transfers
- R1** \$ Lump Sum payments Code
- R2** \$ Income stream payments Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

- Accumulation phase value **X1** \$
- Retirement phase value **X2** \$
- Outstanding limited recourse borrowing arrangement amount **Y** \$



MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth Day Month Year

Contributions OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

- A \$** Employer contributions
- ABN of principal employer
- A1** Personal contributions
- B \$** CGT small business retirement exemption
- C \$** CGT small business 15-year exemption amount
- D \$** Personal injury election
- E \$** Spouse and child contributions
- F \$** Other third party contributions
- G \$**

- H \$** Proceeds from primary residence disposal
- H1** Receipt date Day / Month / Year
- I \$** Assessable foreign superannuation fund amount
- J \$** Non-assessable foreign superannuation fund amount
- K \$** Transfer from reserve: assessable amount
- L \$** Transfer from reserve: non-assessable amount
- M \$** Contributions from non-complying funds and previously non-complying funds
- T \$** Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$ (Sum of labels **A** to **M**)

Other transactions

- S1 \$** Accumulation phase account balance
- S2 \$** Retirement phase account balance - Non CDBIS
- S3 \$** Retirement phase account balance - CDBIS

- O \$** Allocated earnings or losses Loss
- P \$** Inward rollovers and transfers
- Q \$** Outward rollovers and transfers
- R1 \$** Lump Sum payments Code
- R2 \$** Income stream payments Code

TRIS Count **CLOSING ACCOUNT BALANCE S \$** (**S1 plus S2 plus S3**)

- Accumulation phase value **X1 \$**
- Retirement phase value **X2 \$**
- Outstanding limited recourse borrowing arrangement amount **Y \$**



Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A \$**

Unlisted trusts **B \$**

Insurance policy **C \$**

Other managed investments **D \$**



15b Australian direct investments

Cash and term deposits **E \$**

Limited recourse borrowing arrangements

Australian residential real property

J1 \$

Australian non-residential real property

J2 \$

Overseas real property

J3 \$

Australian shares

J4 \$

Overseas shares

J5 \$

Other

J6 \$

Property count

J7

Debt securities **F \$**

Loans **G \$**

Listed shares **H \$**

Unlisted shares **I \$**

Limited recourse borrowing arrangements **J \$**

Non-residential real property **K \$**

Residential real property **L \$**

Collectables and personal use assets **M \$**

Other assets **O \$**



15c Other investments

Crypto-Currency **N \$**

15d Overseas direct investments

Overseas shares **P \$**

Overseas non-residential real property **Q \$**

Overseas residential real property **R \$**

Overseas managed investments **S \$**

Other overseas assets **T \$**



TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$
(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No **Yes** **\$**

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	
V1 \$	
Permissible temporary borrowings	
V2 \$	
Other borrowings	
V3 \$	Borrowings V \$
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) W \$	
Reserve accounts X \$	
Other liabilities Y \$	
TOTAL LIABILITIES Z \$	



Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write 2023). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date / /
Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /
Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Capital gains tax (CGT) schedule

2023

When completing this form

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

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--

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

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2023* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

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

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	A \$		K \$
Other shares	B \$		L \$
Units in unit trusts listed on an Australian securities exchange	C \$		M \$
Other units	D \$		N \$
Real estate situated in Australia	E \$		O \$
Other real estate	F \$		P \$
Amount of capital gains from a trust (including a managed fund)	G \$		
Collectables	H \$		Q \$
Other CGT assets and any other CGT events	I \$		R \$
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$		
Total current year capital gains	J \$		

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



2 Capital losses

Total current year capital losses **A \$**

Total current year capital losses applied **B \$**

Total prior year net capital losses applied **C \$**

Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D \$**

Total capital losses applied **E \$**

Add amounts at **B**, **C** and **D**.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years **A \$**

Other net capital losses carried forward to later income years **B \$**

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

4 CGT discount

Total CGT discount applied **A \$**

5 CGT concessions for small business

Small business active asset reduction **A \$**

Small business retirement exemption **B \$**

Small business rollover **C \$**

Total small business concessions applied **D \$**

6 Net capital gain

Net capital gain **A \$**

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

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
(Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Taxpayer's declaration

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

Important

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

Privacy

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

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

Signature

Date

Day

Month

Year

/ /

Contact name

Daytime contact number (include area code)

AJ Rosson SMSF

Members Statement

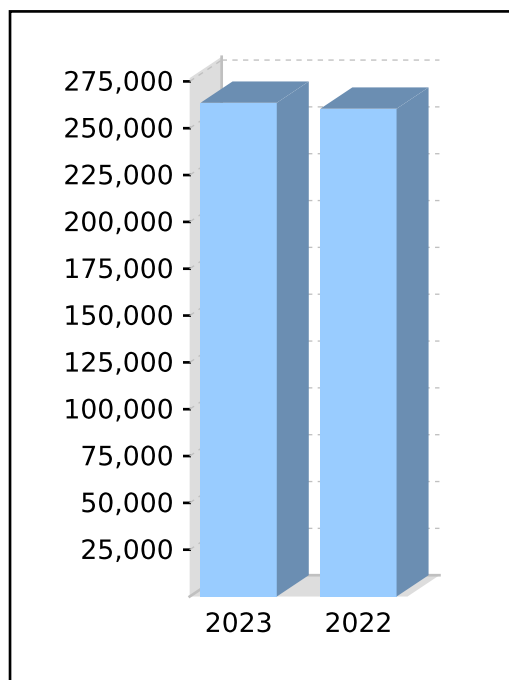
Adriano Rosson
 8 Bushcherry Court
 Burpengary , Queensland, 4505, Australia

Your Details

Date of Birth :	20/06/1976	Nominated Beneficiaries:	N/A
Age:	47	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	263,581.45
Date Joined Fund:	30/05/2022	Total Death Benefit:	263,581.45
Service Period Start Date:	07/12/1992		
Date Left Fund:			
Member Code:	ROSADR00001A		
Account Start Date:	30/05/2022		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	263,581.45
<u>Preservation Components</u>	
Preserved	263,581.45
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	263,581.45



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	260,401.69	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		15,000.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		250,000.00
Net Earnings	3,442.09	(2,386.29)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		2,250.00
Income Tax	262.33	(37.98)
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 30/06/2023	263,581.45	260,401.69

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

Adriano Rosson
Director

Julie Rosson
Director

AJ Rosson SMSF

Members Statement

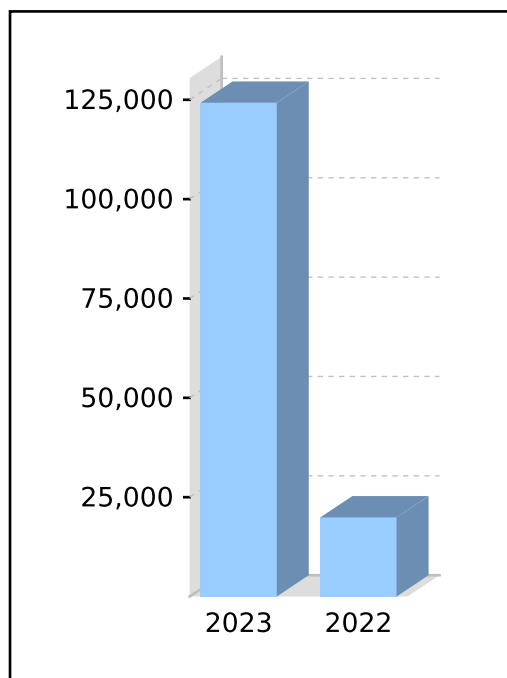
Julie Rosson
 8 Bushcherry Court
 Burpengary, Queensland, 4505, Australia

Your Details

Date of Birth :	17/08/1977	Nominated Beneficiaries:	N/A
Age:	45	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	124,238.68
Date Joined Fund:	30/05/2022	Total Death Benefit:	124,238.68
Service Period Start Date:	24/11/1994		
Date Left Fund:			
Member Code:	ROSJUL00001A		
Account Start Date:	30/05/2022		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	124,238.68
<u>Preservation Components</u>	
Preserved	124,238.68
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	54,389.00
Taxable	69,849.68



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	19,911.98	
<u>Increases to Member account during the period</u>		
Employer Contributions	22,257.51	25,650.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	84,098.28	
Net Earnings	1,417.56	(1,921.09)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,338.62	3,847.50
Income Tax	108.03	(30.57)
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 30/06/2023	124,238.68	19,911.98

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

Adriano Rosson
Director

Julie Rosson
Director

27 September 2023

AJ Rosson SMSF
8 Bushcherry Court
BURPENGARY QLD 4505


Dear Adriano and Julie

Enclosed are the following documents for consideration for the year ended 30 June 2023.

- Financial Statements
- Income Tax Return
- Minutes
- Annual Members Statements

Our estimate indicates the following outcome:

Entity	Amount	Refund / Payable	Lodgement Due Date	Payment Due Date
AJ Rosson SMSF	\$89.71	Payable	15 May 2024	15 May 2024



You now need to:

- Check the **Financials, Income Tax Returns and associated documentation** carefully, and if:
 - **Correct** → please sign the pages indicated and **return these to our office by (2wks date of Ltr)** for lodgement with the ATO. The onus is on you to return these in a timely manner by this date.
 - **Incorrect** → advise us of the necessary changes immediately.
- **Retain a copy.** It is important that you retain a copy of our paperwork and your supporting records in accordance with legal requirements. Please refer to this link - <https://www.ato.gov.au/Super/self-managed-super-funds/administering-and-reporting/record-keeping-requirements/>

Please use the payment slip attached to make payment for your Superannuation Fund's income tax by the due date specified in the table above. We ask that you diarise any payment due dates as the ATO may impose penalties if payment is not received by the due date and reminder notices are not issued.

ATO myGov/Online Services for Businesses

Please note if you have registered for the ATO myGov portal, any Australian Tax Office correspondence will be issued directly to you via this portal. This includes any assessment notices for your income tax returns and any Business Activity Statements or PAYG Instalment notices.

EFT Refunds

Any applicable refunds will be deposited directly into the nominated bank accounts. Please confirm the nominated bank details on page 2 of the relevant income tax returns are correct and advise if an update is required. Please note, if you have an existing debt with the ATO, any anticipated refund will likely be offset against this to reduce or clear the account. Any remaining balance will be refunded to you.

Pay As You Go Instalments (PAYGI)

We note that the estimate also indicates that upon lodgement of this tax return, you will be required to pay Quarterly PAYGI as listed below towards your tax for (year). You will receive quarterly notices from the ATO and you will need to pay them by the due date specified in the table below. If however, you believe your circumstances have changed, please contact our office as we may be able to vary your amount depending on the situation.

<i>Quarter</i>	<i>Amount</i>	<i>Due Date</i>
Q1: July - September	\$1,597.00	28 October 2023
Q2: October - December	\$31.00	28 February 2024
Q3: January - March	\$814.00	28 April 2024
Q4: April - June	\$814.00	28 July 2024

Investment Strategy

Please note that the Superannuation Laws require that the Trustee of the Fund prepare and implement an investment strategy for their SMSF. This Investment Strategy must be implemented and then regularly reviewed and updated when applicable. Unfortunately, we as the SMSF accountants are not able to provide any advice relating to a particular asset acquisition, or general asset allocations within your SMSF and therefore we are not able to prepare or review an investment strategy on your behalf. We can however provide a template investment strategy for you to complete. Should you wish to engage a financial planner for external investment advice you are welcome to contact our colleague, Norm Sinclair (norm@seedinvest.com.au / 07 3333 1626).

Our account for services will follow shortly and we appreciate payment within our 14 day trading terms. Lodgement will be completed upon receipt of your signed documentation and settlement of the account.

We thank you for your ongoing support and the opportunity to be of service. Please do not hesitate to contact our office, should you have any queries in relation to the above.

Yours sincerely

Mark Herron
Director

AJ Rosson SMSF Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
	23800/CMI0111AU	First Sentier WS AuSmlComp			211.60
	23800/FSF0075AU	First Sentier WS Strategic Cash			193.70
	23800/FSF0079AU	CFS FC WS Lazard Aus Sel Equity			63.78
	23800/FSF0084AU	First Sentier WS Glob Credit Inc			142.43
	23800/FSF0454AU	CFS FC WS First Sentier Glb Prop S			106.22
	23800/FSF0479AU	CFS FC WS Bar H WS Glb Share			565.78
	23800/FSF0481AU	FC WS Inv TRP WS Glbl Equity			0.61
	23800/FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh			176.81
	23800/FSF0653AU	CFS FC WS CFS WS Indx Aust Bond			1.88
	23800/FSF0654AU1	CFS FC WS CFS WS Indx Glbl Sh			528.60
	23800/FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec			580.69
	23800/FSF0677AU	CFS FC WS CFS PM Cap Enh Yield			195.95
	23800/FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val			23.94
	23800/FSF1019AU	CFS FC WS Macq WS Income Opport			2.48
	23800/FSF1697AU	CFS FC WS Inv BenneIng Ex-20 Aus Eq			9.15
	24200	Contributions			
(15,000.00)	24200/ROSADR00001A	(Contributions) Rosson, Adriano - Accumulation			
(25,650.00)	24200/ROSJUL00001A	(Contributions) Rosson, Julie - Accumulation			22,257.51
	24700	Changes in Market Values of Investments			5,761.90
	25000	Interest Received			
(1.16)	25000/BQL23309147	Bank of Queensland 23309147			1,435.70
	28000	Rental Income			
	28000/DICKSON RD	9 6-12 Dickson Road, Morayfield			33,244.93
	28500	Transfers In			
(250,000.00)	28500/ROSADR00001A	(Transfers In) Rosson, Adriano - Accumulation			
	28500/ROSJUL00001A	(Transfers In) Rosson, Julie - Accumulation			84,098.28
	30100	Accountancy Fees		3,740.00	
	30400	ATO Supervisory Levy		518.00	
	30700	Auditor's Remuneration		385.00	
	30800	ASIC Fees		349.00	
	30900	Advisor Fees		4,629.13	
	31500	Bank Charges		1.03	

AJ Rosson SMSF Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	32800	Borrowing Expenses		1,198.12	
3,850.00	38200	Formation cost (Non Deductible)			
	41960	Property Expenses - Council Rates			
447.54	41960/DICKSON RD	9 6-12 Dickson Road, Morayfield			
	42010	Property Expenses - Interest on Loans			
	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield		27,787.06	
	42100	Property Expenses - Body Corporate Fees			
11.00	42100/DICKSON RD	9 6-12 Dickson Road, Morayfield			
6,028.95	48500	Income Tax Expense		3,488.14	
280,313.67	49000	Profit/Loss Allocation Account		107,506.46	
	50010	Opening Balance			
	50010/ROSADR00001A	(Opening Balance) Rosson, Adriano - Accumulation			260,401.69
	50010/ROSJUL00001A	(Opening Balance) Rosson, Julie - Accumulation			19,911.98
	52420	Contributions			
(15,000.00)	52420/ROSADR00001A	(Contributions) Rosson, Adriano - Accumulation			0.00
(25,650.00)	52420/ROSJUL00001A	(Contributions) Rosson, Julie - Accumulation			22,257.51
	52850	Transfers In			
(250,000.00)	52850/ROSADR00001A	(Transfers In) Rosson, Adriano - Accumulation			0.00
	52850/ROSJUL00001A	(Transfers In) Rosson, Julie - Accumulation			84,098.28
	53100	Share of Profit/(Loss)			
2,386.29	53100/ROSADR00001A	(Share of Profit/(Loss)) Rosson, Adriano - Accumulation			3,442.09
1,921.09	53100/ROSJUL00001A	(Share of Profit/(Loss)) Rosson, Julie - Accumulation			1,417.56
	53330	Income Tax			
(37.98)	53330/ROSADR00001A	(Income Tax) Rosson, Adriano - Accumulation		262.33	
(30.57)	53330/ROSJUL00001A	(Income Tax) Rosson, Julie - Accumulation		108.03	
	53800	Contributions Tax			
2,250.00	53800/ROSADR00001A	(Contributions Tax) Rosson, Adriano - Accumulation			0.00
3,847.50	53800/ROSJUL00001A	(Contributions Tax) Rosson, Julie - Accumulation		3,338.62	
	60400	Bank Accounts			
280,441.16	60400/BQL23309147	Bank of Queensland 23309147		9,495.46	
	66000	Borrowing Cost		5,309.54	
	77250	Real Estate Properties (Australian - Non Residential)			

AJ Rosson SMSF Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits \$	Credits \$
709,951.01	77250/DICKSON RD	9 6-12 Dickson Road, Morayfield	1.0000	715,000.00	
	78200	Units in Listed Unit Trusts (Australian)			
	78200/CMI0111AU	First Sentier WS AuSmlComp	4,006.1558	6,943.87	
	78200/ETL0018AU	PIMCO Global Bond Fd - Ws Class	22,717.6738	19,873.42	
	78200/FSF0075AU	First Sentier WS Strategic Cash	17,323.9312	17,538.75	
	78200/FSF0079AU	CFS FC WS Lazard Aus Sel Equity	3,379.8146	5,370.19	
	78200/FSF0084AU	First Sentier WS Glob Credit Inc	10,022.6062	8,982.26	
	78200/FSF0454AU	CFS FC WS First Sentier Glb Prop S	5,135.5039	7,164.03	
	78200/FSF0479AU	CFS FC WS Bar H WS Glb Share	13,929.1738	13,356.68	
	78200/FSF0481AU	FC WS Inv TRP WS Gbl Equity	6,103.2600	9,475.92	
	78200/FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	10,312.2829	12,257.18	
	78200/FSF0653AU	CFS FC WS CFS WS Indx Aust Bond	18,784.4742	17,157.74	
	78200/FSF0654AU1	CFS FC WS CFS WS Indx Gbl Sh	7,476.1335	13,550.49	
	78200/FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec	11,825.5833	7,697.27	
	78200/FSF0677AU	CFS FC WS CFS PM Cap Enh Yield	8,945.6342	9,050.30	
	78200/FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	4,909.1102	5,204.64	
	78200/FSF1019AU	CFS FC WS Macq WS Income Opport	8,170.3845	8,686.75	
	78200/FSF1201AU	CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth	6,555.4458	9,729.59	
	78200/FSF1697AU	CFS FC WS Inv BenneIng Ex-20 Aus Eq	4,581.7353	6,848.32	
120.38	84000	GST Payable/Refundable			0.00
(6,028.95)	85000	Income Tax Payable/Refundable		169.29	
	85500	Limited Recourse Borrowing Arrangements			
	85500/DICKSON RD	9 6-12 Dickson Road, Morayfield			500,887.06
	86000	PAYG Payable			1,537.00
(704,169.93)	88000	Sundry Creditors			789.00
	88100	Rent In Advance			6,355.07
	88109	Bond Funds- Dickson Road, Morayfield			10,890.00
	89000	Deferred Tax Liability/Asset			583.43
				1,062,172.61	1,062,172.61
Current Year Profit/(Loss): 110,994.60					



Accountant Self Review Checklist

Client Name: AJ Rosson SMSF Period Ended: 30 June 2023
 Client Code: ROSS14 Accountant: Courtney Creevey

Items for accountant to consider before submitting for manager review.

No.		Completed	N/A
Financial Statements			
1	Each report page (BS, P&L, Notes) shows correct period end date and notes reviewed to ensure totals agree to balance sheet.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2	Balance Sheet is not out of balance	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	No negative assets or liabilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4	Assets and Liabilities classified appropriately, i.e.. current/non-current, Payables/Borrowings/LBRA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Notes - check all headings are correct, i.e.. not missing or saying "Other" & amounts add up correctly and agree to balance sheet.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6	Signatures on declarations - check current trustee names and should be individual trustee names not company	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7	Ensure statement of taxable income agrees to income tax return amount of tax payable/ (Refundable)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax Return			
8	Updated address to client's address not HA PO Box (unless exception applies, check with manager if unsure)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9	SMSF auditor details reviewed to ensure correct details. If Audit report qualified, ensure section 6B and Section 6C are completed correctly.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10	Reviewed client's bank account details to ensure current bank account	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11	Electronic Service Address details reviewed to ensure correct managing provider reported	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15	Review Income and Expenses for reasonableness	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16	Review assets and liabilities amounts recorded from software. Review reporting of classification (Eg, LBRA and Loans)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
17	If a Capital Gain in current financial year, ensure CGT schedule attached to tax return.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
18	If Carry Forward Tax Losses or Capital Losses, ensure losses schedule attached to tax return.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
19	Review taxpayers details for taxpayer declaration, update if required	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other Issues to consider			
20	<u>Accounting Fees:</u> - Have you confirmed expense is matching HA records and reviewed for deductibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>
21	<u>Audit Fees:</u> - Have you confirmed expense is matching invoices from auditor?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
22	<u>Repairs and Maintenance:</u> - Account reviewed for asset items and attached in workpapers. - Larger items queried with client and if required, supporting invoices received.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
23	<u>Sundry Debtors/Creditors:</u> - Agree to listings in workpapers.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
30	<u>Depreciation Schedule:</u> - Depreciation recorded in Profit and Loss agrees to depreciation schedule. - Closing Value of assets in Balance Sheet agrees to depreciation schedule. - Ensure if using tax and accounting for depreciation, included in tax rec as adjustment	<input type="checkbox"/>	<input checked="" type="checkbox"/>
31	<u>GST Liability:</u> - Reconciled and workpapers prepared. - If GST adjustment required, paragraph included in management letter or amended BAS prepared for client signature.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
32	<u>Ledger Review:</u> - Review Profit and Loss expenses for reasonableness to last year, and if large differences, GL attached in workpapers. - Ensure P&L Expenses show all amounts, i.e.. 4 quarters for rates & water, 12 payments for insurance - Ensure P&L Expenses do not include personal expenses - Ensure all balance sheet items have appropriate supporting documents to support 30 June Balances.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

33	<u>Trust Distributions Received:</u> - Do we have a copy of the EOFY Tax statement, and have you reconciled the net cash received to the statement?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
34	<u>Dividends Received:</u> - Do we have a copy of all dividend statements on file and have you reconciled all dividends received to the statements?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
35	<u>Rental income:</u> - If rental income received, have you prepared the rental income workpaper and reconciled the rent received? Have you considered if any rental income is a prepayment of rent and classified as appropriate?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
36	<u>Investment Strategy:</u> - Have we received a copy of the client's investment strategy? If not, have you ensured we have included a paragraph in our management letter?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
37	<u>Property Valuation Reports:</u> - If the SMSF owns property have you obtained an annual valuation? - Also, have you included a paragraph in the management letter for the valuation requirements?	<input checked="" type="checkbox"/>	<input type="checkbox"/>



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STATEMENT

Account Number: **23309147**
 BSB: 124152
 From 01-Apr-2023 to 30-June-2023

Superannuation Savings Account

Account Details	Statement Summary
Aj Rosson Pty Ltd ATF	Opening Balance
Aj Rosson Smsf	Total Credits
	Total Debits
	Credit Interest FYTD
Details as at 30-June-2023	Closing Balance

Posting Date	Transaction Details	Debit	Credit	Balance
--------------	---------------------	-------	--------	---------

2023				
01-Apr	Opening Balance			191,747.41 cr
07-Apr	Transfer To Loan Acct Loan Repayment	800.00		190,947.41 cr
12-Apr	Direct Credit Superchoice P/ L Pc040423-158536788		6,782.49	197,729.90 cr
14-Apr	Transfer To Loan Acct Loan Repayment	800.00		196,929.90 cr
16-Apr	Tfr To Account 023189398 lb2-34940324	3,300.00		193,629.90 cr
19-Apr	Direct Debit Col First State Ab0008105599001	180,000.00		13,629.90 cr
21-Apr	Transfer To Loan Acct Loan Repayment	800.00		12,829.90 cr
26-Apr	Tfr From 023189398 lb2-33262141		216.63	13,046.53 cr
28-Apr	Transfer To Loan Acct Loan Repayment	800.00		12,246.53 cr
30-Apr	Interest		130.45	12,376.98 cr
04-May	Pay Anyone To Herron Accountants 124185 021374214 lb2-89390724	385.00		11,991.98 cr
05-May	Transfer To Loan Acct Loan Repayment	800.00		11,191.98 cr
12-May	Transfer To Loan Acct Loan Repayment	800.00		10,391.98 cr
19-May	Transfer To Loan Acct Loan Repayment	800.00		9,591.98 cr
26-May	Transfer To Loan Acct Loan Repayment	800.00		8,791.98 cr
31-May	Internet Pay Anyone Fee	0.65		8,791.33 cr
31-May	Interest		7.28	8,798.61 cr
02-June	Transfer To Loan Acct Loan Repayment	800.00		7,998.61 cr
09-June	Transfer To Loan Acct Loan Repayment	800.00		7,198.61 cr
16-June	Transfer To Loan Acct Loan Repayment	800.00		6,398.61 cr
22-June	BPAY Tax Office Payments lb2-60671923	1,537.00		4,861.61 cr
23-June	Transfer To Loan Acct Loan Repayment	800.00		4,061.61 cr
30-June	Transfer To Loan Acct Loan Repayment	800.00		3,261.61 cr
30-June	Direct Credit Australian Ret Ir Prn_lupe3pw5hkhkl5		6,233.85	9,495.46 cr
30-June	Closing Balance			9,495.46 cr
Total Debits & Credits		195,622.65	13,370.70	



Credit Interest Rates**Effective Date: 19/05/2023**

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.50%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

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For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

If you're unhappy with our response, you can contact the Australian Financial Complaint Authority (AFCA) to review it. AFCA provides a free, independent external dispute resolution process. To contact AFCA call them on 1800 931 678 or go to www.afca.org.au.



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STATEMENT

Account Number: **23309147**
 BSB: 124152
 From 31-Dec-2022 to 31-Mar-2023

Superannuation Savings Account

Account Details	Statement Summary
Aj Rosson Pty Ltd ATF	Opening Balance
Aj Rosson Smsf	Total Credits
	Total Debits
	Credit Interest FYTD
Details as at 31-Mar-2023	Closing Balance
	\$ 205,075.46 cr
	\$ 7,458.90 cr
	\$ 20,786.95 dr
	\$ 1,297.93 cr
	\$ 191,747.41 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2022				
31-Dec	Opening Balance			205,075.46 cr
31-Dec	Interest		150.22	205,225.68 cr
2023				
06-Jan	Transfer To Loan Acct Loan Repayment	800.00		204,425.68 cr
13-Jan	Transfer To Loan Acct Loan Repayment	800.00		203,625.68 cr
20-Jan	Transfer To Loan Acct Loan Repayment	800.00		202,825.68 cr
20-Jan	Direct Credit Superchoice P/ L Pc160123-196436750		6,782.49	209,608.17 cr
27-Jan	Transfer To Loan Acct Loan Repayment	800.00		208,808.17 cr
31-Jan	Interest		175.07	208,983.24 cr
02-Feb	Tfr To Account 023189398 Ib2-22143836	3,840.00		205,143.24 cr
03-Feb	Transfer To Loan Acct Loan Repayment	800.00		204,343.24 cr
10-Feb	Transfer To Loan Acct Loan Repayment	800.00		203,543.24 cr
17-Feb	Transfer To Loan Acct Loan Repayment	800.00		202,743.24 cr
24-Feb	Transfer To Loan Acct Loan Repayment	800.00		201,943.24 cr
27-Feb	BPAY Tax Office Payments Ib2-46587663	6,546.95		195,396.29 cr
28-Feb	Interest		156.12	195,552.41 cr
03-Mar	Transfer To Loan Acct Loan Repayment	800.00		194,752.41 cr
10-Mar	Transfer To Loan Acct Loan Repayment	800.00		193,952.41 cr
17-Mar	Transfer To Loan Acct Loan Repayment	800.00		193,152.41 cr
24-Mar	Transfer To Loan Acct Loan Repayment	800.00		192,352.41 cr
31-Mar	Transfer To Loan Acct Loan Repayment	800.00		191,552.41 cr
31-Mar	Interest		195.00	191,747.41 cr
31-Mar	Closing Balance			191,747.41 cr
Total Debits & Credits		20,786.95	7,458.90	

Credit Interest Rates

Effective Date: 08/03/2023

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.25%



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STATEMENT

Account Number: **23309147**
 BSB: 124152
 From 01-Jul-2022 to 30-Dec-2022

Superannuation Savings Account

Account Details		Statement Summary	
Aj Rosson Pty Ltd ATF		Opening Balance	\$ 280,441.16 cr
Aj Rosson Smsf		Total Credits	\$ 141,628.52 cr
		Total Debits	\$ 216,994.22 dr
		Credit Interest FYTD	\$ 621.52 cr
		Closing Balance	\$ 205,075.46 cr

Transactions		Debit	Credit	Balance
2022				
01-Jul	Opening Balance			280,441.16 cr
01-Jul	Direct Credit Australian Ret Ir Prn_cvd1ywek27d6dv		77,864.43	358,305.59 cr
21-Jul	Direct Credit Superchoice P/ L Pc150722-162172404		2,250.04	360,555.63 cr
29-Jul	Tfr From 010540714 lb2-40905336		43,560.00	404,115.63 cr
29-Jul	Withdrawal Settlement Equity	192,886.56		211,229.07 cr
31-Jul	Interest		206.23	211,435.30 cr
01-Aug	Withdrawal Smsf Loan Fees	6,507.66		204,927.64 cr
05-Aug	Transfer To Loan Acct Loan Repayment	800.00		204,127.64 cr
05-Aug	Deposit Equity Reversal		0.04	204,127.68 cr
12-Aug	Transfer To Loan Acct Loan Repayment	800.00		203,327.68 cr
19-Aug	Transfer To Loan Acct Loan Repayment	800.00		202,527.68 cr
26-Aug	Transfer To Loan Acct Loan Repayment	800.00		201,727.68 cr
31-Aug	Interest		110.67	201,838.35 cr
02-Sep	Transfer To Loan Acct Loan Repayment	800.00		201,038.35 cr
09-Sep	Transfer To Loan Acct Loan Repayment	800.00		200,238.35 cr
16-Sep	Transfer To Loan Acct Loan Repayment	800.00		199,438.35 cr
23-Sep	Transfer To Loan Acct Loan Repayment	800.00		198,638.35 cr
30-Sep	Transfer To Loan Acct Loan Repayment	800.00		197,838.35 cr
30-Sep	Interest		123.27	197,961.62 cr
07-Oct	Transfer To Loan Acct Loan Repayment	800.00		197,161.62 cr
14-Oct	Transfer To Loan Acct Loan Repayment	800.00		196,361.62 cr
18-Oct	Direct Credit Superchoice P/ L Pc121022-155652365		6,442.49	202,804.11 cr
21-Oct	Transfer To Loan Acct Loan Repayment	800.00		202,004.11 cr
28-Oct	Transfer To Loan Acct Loan Repayment	800.00		201,204.11 cr
31-Oct	Interest		98.41	201,302.52 cr
04-Nov	Transfer To Loan Acct Loan Repayment	800.00		200,502.52 cr
11-Nov	Transfer To Loan Acct Loan Repayment	800.00		199,702.52 cr
18-Nov	Transfer To Loan Acct Loan Repayment	800.00		198,902.52 cr
24-Nov	Tfr From 023189398 lb2-61811684		10,890.00	209,792.52 cr
25-Nov	Transfer To Loan Acct Loan Repayment	800.00		208,992.52 cr
30-Nov	Interest		82.94	209,075.46 cr

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
2022				
02-Dec	Transfer To Loan Acct Loan Repayment	800.00		208,275.46 cr
09-Dec	Transfer To Loan Acct Loan Repayment	800.00		207,475.46 cr
16-Dec	Transfer To Loan Acct Loan Repayment	800.00		206,675.46 cr
23-Dec	Transfer To Loan Acct Loan Repayment	800.00		205,875.46 cr
30-Dec	Transfer To Loan Acct Loan Repayment	800.00		205,075.46 cr
30-Dec	Closing Balance			205,075.46 cr
		Total Debits & Credits	216,994.22	141,628.52

Credit Interest Rates**Effective Date: 09/12/2022**

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	1.00%

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AJ Rosson SMSF

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

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	
Units in Listed Unit Trusts (Australian)																
CMI0111AU First Sentier WS AuSmlComp																
22/06/2023	211.60	35.83	8.79	12.11	25.08	50.06	I	50.06			15.88	4.50	0.00	0.00	38.87	152.25
	211.60	35.83	8.79	12.11	25.08	50.06		50.06			15.88	4.50	0.00	0.00	38.87	152.25
<i>Net Cash Distribution:</i>	211.60															
FSF0075AU First Sentier WS Strategic Cash																
27/04/2023	58.71						S								0.00	
25/05/2023	69.41						S								0.00	
30/06/2023	65.58			193.70			S								0.00	193.70
	193.70			193.70											0.00	193.70
<i>Net Cash Distribution:</i>	193.70															
FSF0079AU CFS FC WS Lazard Aus Sel Equity																
30/06/2023	63.78	51.85	8.62	1.88	27.04		S				1.43	0.31			0.00	91.13
	63.78	51.85	8.62	1.88	27.04						1.43	0.31			0.00	91.13
<i>Net Cash Distribution:</i>	63.78															
FSF0084AU First Sentier WS Glob Credit Inc																
27/04/2023	10.11						S								0.00	
25/05/2023	0.99						S								0.00	
30/06/2023	131.33			72.38			S				70.05	0.60			0.00	143.03

AJ Rosson SMSF

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

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
	142.43			72.38							70.05	0.60			0.00	143.03
<i>Net Cash Distribution:</i>		<i>142.43</i>														
FSF0454AU CFS FC WS First Sentier Glb Prop S																
30/06/2023	106.22			5.65			S				98.85	20.79			1.72	125.29
	106.22			5.65							98.85	20.79			1.72	125.29
<i>Net Cash Distribution:</i>		<i>106.22</i>														
FSF0479AU CFS FC WS Bar H WS Gbl Share																
30/06/2023	565.78			4.22		242.82	I	242.82			75.92	32.09			0.00	355.05
	565.78			4.22		242.82		242.82			75.92	32.09			0.00	355.05
<i>Net Cash Distribution:</i>		<i>565.78</i>														
FSF0481AU FC WS Inv TRP WS Gbl Equity																
30/06/2023	0.61	0.00					S					3.78			0.61	3.78
	0.61	0.00										3.78			0.61	3.78
<i>Net Cash Distribution:</i>		<i>0.61</i>														
FSF0652AU CFS FC WS CFS WS Indx Aust Sh																
30/06/2023	176.81	108.12	11.96	4.12	50.01	24.07	I	24.07			1.87	0.27			2.60	200.42
	176.81	108.12	11.96	4.12	50.01	24.07		24.07			1.87	0.27			2.60	200.42
<i>Net Cash Distribution:</i>		<i>176.81</i>														
FSF0653AU CFS FC WS CFS WS Indx Aust Bond																

AJ Rosson SMSF

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

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
30/06/2023	1.88			1.88			S								0.00	1.88
	1.88			1.88											0.00	1.88
<i>Net Cash Distribution:</i>		1.88														
FSF0654AU CFS FC WS CFS WS Indx Gbl Sh																
30/06/2023	528.60		0.02	1.73		171.45	I	171.45			183.95	31.49			0.00	388.64
	528.60		0.02	1.73		171.45		171.45			183.95	31.49			0.00	388.64
<i>Net Cash Distribution:</i>		528.60														
FSF0655AU CFS FC WS CFS WS Indx Prop Sec																
30/06/2023	580.69	14.62		107.67	6.97	218.27	I	218.27			10.12				11.74	357.65
	580.69	14.62		107.67	6.97	218.27		218.27			10.12				11.74	357.65
<i>Net Cash Distribution:</i>		580.69														
FSF0677AU CFS FC WS CFS PM Cap Enh Yield																
30/06/2023	195.95			159.75			S				36.20	0.69			0.00	196.64
	195.95			159.75							36.20	0.69			0.00	196.64
<i>Net Cash Distribution:</i>		195.95														
FSF1015AU CFS FC WS R'Index WS Aust Sh Val																
30/06/2023	23.94	20.85	1.62	0.83	10.07		S				0.43	0.09			0.21	33.89
	23.94	20.85	1.62	0.83	10.07						0.43	0.09			0.21	33.89
<i>Net Cash Distribution:</i>		23.94														

AJ Rosson SMSF

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

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	
FSF1019AU CFS FC WS Macq WS Income Opport																
27/04/2023	0.84						S									0.00
25/05/2023	0.82						S									0.00
30/06/2023	0.82						S									2.48
	2.48															2.48
<i>Net Cash Distribution:</i>		2.48														
FSF1697AU CFS FC WS Inv Bennelng Ex-20 Aus Eq																
30/06/2023	9.15	5.56	1.14	0.67	6.31	0.36	I	0.36			1.06	0.75			0.00	15.85
	9.15	5.56	1.14	0.67	6.31	0.36		0.36			1.06	0.75			0.00	15.85
<i>Net Cash Distribution:</i>		9.15														
	2,803.62	236.83	32.15	566.59	125.48	707.03		707.03			495.76	95.36	0.00	0.00	58.23	2,259.20

AJ Rosson SMSF

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

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	2,803.62	236.83	32.15	566.59	125.48	707.03		707.03			495.76	95.36	0.00	0.00	58.23	2,259.20
Total Distributed Gains		✓	\$598.74	✓	✓						✓	✓				
Discount Rate	Discounted	Gross														
Superfund 1/3	0.00	0.00														
Individual 50%(I)	707.03	1,414.06														
Total	707.03	1,414.06		✓												

*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	236.83	32.15	566.59		835.57	125.48	961.05

*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.

FirstChoice Wholesale Investments
2022/23 Tax Return Information Statement

Account number: 091 042539047
Account type: Super fund
Account name: Aj Rosson Pty Ltd
Aj Rosson Smsf
Aj Rosson Smsf
TFN/ABN: Provided

Aj Rosson Pty Ltd
8 Bushcherry Ct
BURPENGARY EAST QLD 4505

If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2023 tax return items

Tax return	Amount (\$)	Tax return label
Interest income	0.00	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	598.72	13U
Franked distributions from trusts	362.57	13C
Share of franking credits – franked dividends	125.74	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	1,414.06	18H
Net capital gain	942.71	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	591.12	20E
Other net foreign source income	591.12	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	95.36	20O



Part B

Capital gains tax information – additional information for item 18 **Amount (\$)**

Capital gains - discount method (grossed-up amount)	1,414.06
Capital gains - other than discount method	0.00
Total current year capital gains	1,414.06



Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the 'AMIT cost base net amount'. For all AMIT attribution, distribution and cost-base adjustment information, **go to Part C of the individual AMMA statement.**

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

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Part C

Total - interest	Taxable income (\$)
Interest income	0.00

Total - components of distribution/attribution

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution/ Taxable amount (\$)
Australian income			
Dividends - unfranked not CFI*	10.85		10.85
Dividends - unfranked CFI*	21.30		21.30
Interest	220.99		220.99
Interest exempt from non-resident withholding	152.06		152.06
Other income	190.48		190.48
NCMI# - Non-primary production	1.49		1.49
Excluded from NCMI# - Non-primary production	1.55		1.55
Non-primary production income	598.72		598.72
Dividends - franked amount	236.83	125.74	362.57
Capital gains			
Discounted capital gain TAP^	39.81		39.81
Discounted capital gain NTAP^	666.86		666.86
Discounted capital gain NCMI#	0.36		0.36
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP^	0.00		0.00
Capital gains - other NTAP^	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	707.03		707.03
CGT gross-up amount (AMIT)			707.03
Other capital gains distribution (AMIT)	707.04		
CGT concession amount (non-AMIT)	0.00		
Total current year/distributed capital gains	1,414.07		
Foreign income			
Other net foreign source income	495.76	95.36	591.12
Assessable foreign income	495.76	95.36	591.12
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	495.76	95.36	591.12

Notes

* CFI = Conduit foreign income. CFI unfranked dividend income is paid from Australian companies and the income has been declared to be CFI income. CFI income is exempt from non-resident withholding tax.

^ TAP = Taxable Australian Property. NTAP = Non-Taxable Australian Property.

NCMI = Non-concessional MIT Income

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Part C - continued

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	2.13	2.13
Other non-attributable amounts (AMIT)	56.11	
Tax free amounts (non-AMITs)	0.00	
Tax deferred amounts (non-AMITs)	0.00	
Gross cash distribution	2,803.62	
(Includes interest income)		
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax(12H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	2,803.62	
(Includes interest income)		

Do you hold any other FirstChoice investments with Colonial First State Investments Limited (CFSIL)?
 You will receive a separate Tax Return Information Statement if you have an investment in any other CFSIL product.

If you intend to complete a myTax return, please check the information against this statement.
 CFSIL is participating in the ATO's project to pre-fill managed fund distribution information into the myTax online tax return portal. If you complete a myTax return, you should ensure that any information that is pre-filled matches this distribution statement. To find out more about myTax visit the ATO website.

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: **FSI Australian Small Companies(CMI0111AU)**

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	4.21		4.21
Dividends - unfranked CFI	4.58		4.58
Interest	4.62		4.62
Interest exempt from non-resident withholding	0.00		0.00
Other income	7.37		7.37
NCMI# - Non-primary production	0.08		0.08
Excluded from NCMI# - Non-primary production	0.04		0.04
Non-primary production income	20.90		20.90
Dividends - franked amount	35.83	25.08	60.91
Capital gains			
Discounted capital gain TAP	0.46		0.46
Discounted capital gain NTAP	49.40		49.40
Discounted capital gain NCMI#	0.20		0.20
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	50.06		50.06
CGT gross-up amount (AMIT)			50.06
Other capital gains distribution (AMIT)	50.06		
Total current year capital gains	100.12		100.12
Foreign income			
Other net foreign source income	15.88	4.50	20.38
Assessable foreign income	15.88	4.50	20.38
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	15.88	4.50	20.38

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FSI Australian Small Companies(CMI0111AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	1.97	1.97	
Other non-attributable amounts (AMIT)	36.90		
Gross cash distribution	211.60		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	211.60		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			36.90
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: FSI Global Credit Income(FSF0084AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	19.39		19.39
Interest exempt from non-resident withholding	26.10		26.10
Other income	26.89		26.89
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	72.38		72.38
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	70.05	0.60	70.65
Assessable foreign income	70.05	0.60	70.65
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	70.05	0.60	70.65

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FSI Global Credit Income(FSF0084AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	142.43		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	142.43		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: FSI Global Property Securities (FSF0454AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	1.17		1.17
Interest exempt from non-resident withholding	0.00		0.00
Other income	4.48		4.48
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	5.65		5.65
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	98.85	20.79	119.64
Assessable foreign income	98.85	20.79	119.64
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	98.85	20.79	119.64

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FSI Global Property Securities (FSF0454AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	1.72		
Gross cash distribution	106.22		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	106.22		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			1.72
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Lazard Ws Select Aust Equity(FSF0079AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	1.82		1.82
Dividends - unfranked CFI	6.80		6.80
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	1.88		1.88
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	10.50		10.50
Dividends - franked amount	51.85	27.04	78.89
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	1.43	0.31	1.74
Assessable foreign income	1.43	0.31	1.74
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	1.43	0.31	1.74

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Lazard Ws Select Aust Equity (FSF0079AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	63.78		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	63.78		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: FSI Strategic Cash (FSF0075AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	148.36		148.36
Interest exempt from non-resident withholding	45.05		45.05
Other income	0.29		0.29
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	193.70		193.70
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	0.00	0.00	0.00
Assessable foreign income	0.00	0.00	0.00
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	0.00	0.00

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FSI Strategic Cash (FSF0075AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	193.70		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	193.70		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Barrow Hanley Ws Global Share (FSF0479AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	4.22		4.22
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	4.22		4.22
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	242.82		242.82
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	242.82		242.82
CGT gross-up amount (AMIT)			242.82
Other capital gains distribution (AMIT)	242.82		
Total current year capital gains	485.64		485.64
Foreign income			
Other net foreign source income	75.92	32.09	108.01
Assessable foreign income	75.92	32.09	108.01
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	75.92	32.09	108.01

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Barrow Hanley Ws Global Share (FSF0479AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	565.78		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	565.78		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: T. Rowe Price Ws Global Equity (FSF0481AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	0.26	0.26
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	0.00	3.78	3.78
Assessable foreign income	0.00	3.78	3.78
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	3.78	3.78

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: T. Rowe Price Ws Global Equity (FSF0481AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.61		
Gross cash distribution	0.61		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	0.61		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.61
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: CFS Wsale Index Aust Bond(FSF0653AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	1.51		1.51
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.37		0.37
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	1.88		1.88
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	0.00	0.00	0.00
Assessable foreign income	0.00	0.00	0.00
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	0.00	0.00

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: CFS Wsale Index Aust Bond(FSF0653AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	1.88		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	1.88		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: CFS Wsale Index Aust Share(FSF0652AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	3.45		3.45
Dividends - unfranked CFI	8.51		8.51
Interest	1.23		1.23
Interest exempt from non-resident withholding	0.00		0.00
Other income	2.02		2.02
NCMI# - Non-primary production	0.33		0.33
Excluded from NCMI# - Non-primary production	0.54		0.54
Non-primary production income	16.08		16.08
Dividends - franked amount	108.12	50.01	158.13
Capital gains			
Discounted capital gain TAP	0.25		0.25
Discounted capital gain NTAP	23.82		23.82
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	24.07		24.07
CGT gross-up amount (AMIT)			24.07
Other capital gains distribution (AMIT)	24.07		
Total current year capital gains	48.14		48.14
Foreign income			
Other net foreign source income	1.87	0.27	2.14
Assessable foreign income	1.87	0.27	2.14
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	1.87	0.27	2.14

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: CFS Wsale Index Aust Share(FSF0652AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.15	0.15	
Other non-attributable amounts (AMIT)	2.45		
Gross cash distribution	176.81		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	176.81		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			2.45
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: CFS Wsale Index Global Share (FSF0654AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.02		0.02
Dividends - unfranked CFI	0.00		0.00
Interest	1.37		1.37
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.36		0.36
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	1.75		1.75
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	171.45		171.45
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	171.45		171.45
CGT gross-up amount (AMIT)			171.45
Other capital gains distribution (AMIT)	171.45		
Total current year capital gains	342.90		342.90
Foreign income			
Other net foreign source income	183.95	31.49	215.44
Assessable foreign income	183.95	31.49	215.44
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	183.95	31.49	215.44

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: CFS Wsale Index Global Share(FSF0654AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	528.60		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	528.60		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: CFS Wsale Index Property Sec (FSF0655AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	10.29		10.29
Interest exempt from non-resident withholding	0.00		0.00
Other income	95.34		95.34
NCMI# - Non-primary production	1.06		1.06
Excluded from NCMI# - Non-primary production	0.97		0.97
Non-primary production income	107.66		107.66
Dividends - franked amount	14.62	6.97	21.59
Capital gains			
Discounted capital gain TAP	38.88		38.88
Discounted capital gain NTAP	179.23		179.23
Discounted capital gain NCMI#	0.16		0.16
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	218.27		218.27
CGT gross-up amount (AMIT)			218.27
Other capital gains distribution (AMIT)	218.28		
Total current year capital gains	436.55		436.54
Foreign income			
Other net foreign source income	10.12	0.00	10.12
Assessable foreign income	10.12	0.00	10.12
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	10.12	0.00	10.12

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: CFS Wsale Index Property Sec (FSF0655AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	11.74		
Gross cash distribution	580.69		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	580.69		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			11.74
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: PM Capital Wsale Enhanced Yield(FSF0677AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	27.96		27.96
Interest exempt from non-resident withholding	80.91		80.91
Other income	50.88		50.88
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	159.75		159.75
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	36.20	0.69	36.89
Assessable foreign income	36.20	0.69	36.89
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	36.20	0.69	36.89

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: PM Capital Wsale Enhanced Yield(FSF0677AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	195.95		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	195.95		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Realindex Aust Share Value(FSF1015AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.66		0.66
Dividends - unfranked CFI	0.96		0.96
Interest	0.24		0.24
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.56		0.56
NCMI# - Non-primary production	0.02		0.02
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	2.44		2.44
Dividends - franked amount	20.85	10.07	30.92
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	0.43	0.09	0.52
Assessable foreign income	0.43	0.09	0.52
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.43	0.09	0.52

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Realindex Aust Share Value(FSF1015AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.01	0.01	
Other non-attributable amounts (AMIT)	0.21		
Gross cash distribution	23.94		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	23.94		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.21
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Macquarie Wsale Income Oppor (FSF1019AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	0.00	0.00	0.00
Assessable foreign income	0.00	0.00	0.00
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	0.00	0.00

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Macquarie Wsale Income Oppor (FSF1019AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	2.48		
Gross cash distribution	2.48		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	2.48		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			2.48
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Bennelong Wsale Ex-20 Aus Equi(FSF1697AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.69		0.69
Dividends - unfranked CFI	0.45		0.45
Interest	0.63		0.63
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.04		0.04
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	1.81		1.81
Dividends - franked amount	5.56	6.31	11.87
Capital gains			
Discounted capital gain TAP	0.22		0.22
Discounted capital gain NTAP	0.14		0.14
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.36		0.36
CGT gross-up amount (AMIT)			0.36
Other capital gains distribution (AMIT)	0.36		
Total current year capital gains	0.72		0.72
Foreign income			
Other net foreign source income	1.06	0.75	1.81
Assessable foreign income	1.06	0.75	1.81
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	1.06	0.75	1.81

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Bennelong Wsale Ex-20 Aus Equi(FSF1697AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	9.15		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	9.15		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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(Investor Services 13 13 36
: www.cfs.com.au

AJ Rosson SMSF
General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Rental Income (28000)					
9 6-12 Dickson Road, Morayfield (DICKSON RD)					
30/06/2023	Recognise 9 months income a \$3,300 per month rent			29,700.00	29,700.00 CR
30/06/2023	Recognise 1x month June 2023 Rent at CPI increased amount			3,544.93	33,244.93 CR
				33,244.93	33,244.93 CR

Total Debits: 0.00
 Total Credits: 33,244.93



7. RENT *Clauses 1(9), 5 and 23*

Annual Rent year one: \$43,560.00 including / ~~excluding~~ / ~~plus~~ GST

Monthly Rent: \$3,630.00 including / ~~excluding~~ / ~~plus~~ GST payable in advance on the: On the 1st Day

Rent Review Basis: ~~CPI~~ / ~~Current Market Rent~~ / ~~Other~~ (if other, see Special Conditions)

Date of Initial Rent Review: 4/6/2023

And thereafter: _____ (e.g. annually)

Payable to: _____

Bank / Building Society

Bank: _____ Branch: _____ BSB: _____

Account Name: _____ Account Number: _____

when first entered into this agreement.

10. Rent free Period

The landlord grants a rent and outgoing free period of 3 months from the 4/6/2022 to 3/9/2022.

AJ Rosson Super Fund

Rent Calculation

Property purchase 14/06/2022 Contract Date
29/07/2022 Settlement Date

Per the lease agreement:

Annual rent is \$ 43,560.00 (including GST)- Client prepaid this on 29/07/2022
\$ 39,600.00 (excl GST) \$3,300 per month

Lease Commenced 4/06/2022

Under Special Conditions-10 Landlord Grants a rent and outgoing free period of 04/06/2022 to 03/09/2022

Date of Initial Review: 4/06/2023 CPI

Deposit: \$ 3,630.00 (We assumed this was paid to the property agent)
Security Bond \$ 10,890.00 (paid to SMSF from HSS on 24/11/2022)

1/07/2022 Opening Balance	\$	-	
29/07/2022 Rent Received	\$	39,600.00	Net of GST
30/06/2023 Recognised 9 months as income	-\$	29,700.00	
30/06/2023 Recognised 1 month as income	-\$	3,544.93	
30/06/2023 Closing Balance	\$	6,355.07	Net of GST
1/07/2023 Opening Balance	\$	6,355.07	

Prepaid Rent Calculation

	Owing	Paid	Balance
Jun-22	0	0	0
Jul-22	0	39600	-39600
Aug-22	0	0	-39600
Sep-22	3300	0	-36300
Oct-22	3300	0	-33000
Nov-22	3300	0	-29700
Dec-22	3300	0	-26400
Jan-23	3300	0	-23100
Feb-23	3300	0	-19800
Mar-23	3300	0	-16500
Apr-23	3300	0	-13200
May-23	3300	0	-9900
Jun-23	3545	0	-6355
Jul-23	3545	0	-2810
Aug-23	3545	734.8	0
Sep-23	3545		3545
Oct-23	3545		7090
Nov-23	3545		10635
Dec-23	3545		14180

CPI Calc

(4) **Consumer Price Index (CPI):** is the Consumer Price Index (All Groups Index) for Brisbane as published by the Australian Statistician.

(5) **Data Collection Agency:** ABS or ASPI

5.4 If specified in Item 7 the Rent amount is to be reviewed in accordance with the CPI then the Rent shall be adjusted in accordance with the following formula:

$$R = A \times \frac{B}{C}$$

Where:

R represents the CPI adjusted Rent.

A is the Rent payable immediately prior to the Review Date.

B is the CPI for the quarter immediately prior to the relevant Review Date in Item 7.

C is the CPI published for the quarter ending one year prior to the quarter in B.

Commenced: 4/06/2022
 Current rent \$ 39,600.00 plus GST

Review Date 4/06/2023
 A: 39,600.00
 B: Mar 23 QTR 134.6
 C: Mar 22 QTR 125.3
 R= 42,539.19
 Per Month= 3,544.93 excl GST
 04/06/2023 - 04/06/2024

All groups CPI, Index numbers(a)

Period	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
2023 March	132.7	132.7	134.6	132.4	130.4	134.0	128.2	131.3
2022 December	130.9	131.1	132.1	130.8	129.3	132.4	126.6	129.5
2022 September	128.6	129.0	130.2	128.6	124.8	130.5	125.5	128.0
2022 June	125.7	126.4	127.9	125.3	125.4	127.6	123.2	125.6
2022 March	123.7	124.2	125.3	122.7	123.3	125.4	120.7	123.6
2021 December	121.6	121.4	122.6	120.4	119.4	122.9	118.2	120.9
2021 September	120.2	120.1	120.7	118.6	117.7	120.2	117.3	119.7
2021 June	119.4	119.1	119.2	117.8	116.8	119.8	115.6	118.2
2021 March	118.5	118.8	118.2	117.2	114.6	118.5	114.4	117.3

COMMERCIAL LEASE AGREEMENT

(where the Lease is for a Term of 3 years or less)

(Note: Where there is insufficient space in any Item place details in an Annexure and refer to the Annexure in the Item
- e.g. 'Refer Additional Expenses Annexure')

Item**Item Schedule****1. PREMISES**

Clause 1(15)

Address: **Unit 9 6-12 Dickson Rd Morayfield**
Morayfield QLD 4505

Description: (e.g. as shown on attached diagram)

Lot No.: **L9** on Plan: **SP 239072**

Title Reference: Area of Premises: **302** m² (approx.)

2. DATE OF AGREEMENT

THE DAY OF 20

3. LANDLORD

Name: **Redsell Property Pty Ltd**

Address:

ABN: Phone: Mobile: **0418 974 955**

Email: **tonyredsell@hotmail.com**

4. TENANT/S

Name: **Hair Salon Solutions Pty Ltd** DOB:

Address: **8 Buschcherry Court, Burpengary East Qld 4505**

ABN: **72104303308** Phone: **0412 774 984** Mobile: **0412 774 984**

Email: **julie@jpshair.com.au**

5. GUARANTOR/S

Clause 31

(1) Name: **Julie Rosson**

Address: **8 Buschcherry Court, Burpengary East Qld 4505**

ABN: Phone: Mobile:

Email: **julie@jpshair.com**

(2) Name:

Address:

ABN: Phone: Mobile:

Email:

6. TERM

Clauses 1(13) and 4.1

Lease Commencement Date: **04 / 06 / 2022** Lease End Date: **03 / 06 / 2024**

Lease Term: **2 Years**

7. RENT

Clauses 1(9), 5 and 23

Annual Rent year one: **\$43,560.00** including / excluding / plus GST

Monthly Rent: **\$3,630.00** including / excluding / plus GST payable in advance on the: **On the 1st Day**

Rent Review Basis: **CPI / Current Market Rent / Other** (if other, see Special Conditions)

Date of Initial Rent Review: **4/6/2023**

And thereafter: (e.g. annually)

Payable to:

Bank / Building Society

Bank: Branch: BSB: | | | | |

Account Name: Account Number: | | | | |

8. OPTION TO RENEW

Clauses 6 and 28.2

*(Note: it is recommended that the Tenant obtain professional legal advice regarding registration of a lease containing an option to renew)*8.1 Option to renew given: Yes No

8.2 Option Details: (1) Term:

(2) Rental Year one: Tick **ONE** only Current Market Rent (see Clause 6.4) Other (insert as a Special Condition)8.3 Period in which to exercise the option: *(if no period is specified, notice shall be given no more than 6 and no less than 3 months from the date of expiry of the term)*

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9. PERMITTED USE

Clause 7

Storage Warehouse

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10. DEPOSIT / SECURITY BOND

Clauses 1(17), 3 and 19

10.1 Deposit: **\$3,630.00 (one Month rent in advance)** **excluding / including** GST
(Payable on signing of Agreement, by Tenant)10.2 Security Bond: **\$10,890.00****11. LANDLORD'S AGENT**

Clause 22

Name: **Trace Holdings Pty Ltd T/as Moreton Commercial Property Management**Address: **PO Box 697, Caboolture QLD 4510**ABN: **39623664317**

Phone:

Mobile: **0435 136 235**Email: **tracey@mcpropertymanagement.com.au****12. LANDLORD'S OUTGOINGS**

Clauses 1(12) and 9.1(4)

Payable by Tenant: Yes NoPayable: **weekly / fortnightly / monthly** in advance on the: **1st Day of each month**Tenant's proportion / percentage: **100% Rates, Water and Body Corporate Fees***(see attached Outgoings Schedule if applicable)***13. CAR PARKS**Provided: Yes NoNumber allocated: **4**Licence Agreement: Yes NoDescription (car park location): *(e.g. As shown on plan)***14. INSURANCE**

Clause 20

Public Liability (including product liability) cover: **\$20,000,000.00**

Additional requirements:

Plate Glass insurance

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15. INTEREST ON UNPAID MONIES

Clause 25

(1) Rate: *(if left blank, Item 15(2) is applicable)*

(2) Queensland Law Society Inc Standard Contract Default Interest Rate

16. SPECIAL CONDITIONS

The Special Conditions are inserted under instruction from a party to this Agreement and where not prepared by that party, were prepared by an Australian Legal Practitioner and not the Agent. No legal advice has been given or warranty provided by the Agent. Legal advice should be sought.

Special Conditions

The parties should seek legal advice about this Tenancy Agreement and any special conditions required. Please note that the property agent is not able to provide legal advice or prepare special conditions. Sections 24(3A) to (7) of the Legal Profession Act 2007 (Qld) apply to the property agent when preparing and completing this Tenancy Agreement.

1. Insurance

The Tenant must keep current:

- (1) public liability insurance for at least \$20 million dollars;
(2) plate glass (if any on the Premises) insurance for its replacement value;
(3) property insurance for the Tenant's property for its replacement value; and
(4) other insurances a prudent tenant would maintain.

The policies of insurance must note the Lessor as an interested party and the Tenant must provide copies of certificates of insurance to the Lessor upon request.

2. Bond

Prior to taking possession the Tenant must provide the Lessor with a Bank Guarantee or security Deposit in the amount equivalent to 3 months rent ex GST to secure performance by the Tenant of its obligations under this Tenancy Agreement.

If the Tenant does not comply with any of its obligations under this Tenancy Agreement, the Lessor may call on the bank guarantee or security deposit to the extent of the Tenant's default.

3. Use of the Premises

The Lessor gives no warranty as to the suitability of the Premises for the Permitted Use. The Tenant acknowledges that it has relied only on its own enquiries about the Premises and has not relied on any representation by the Lessor or any person acting on the Lessor's behalf.

The Tenant must comply with all laws regarding the use and occupation of the Premises.

4. Air-Conditioning

If the Premises are air-conditioned, the Tenant is responsible, at its cost, for having the air-conditioning units regularly serviced and maintained by appropriately qualified air-conditioning tradespeople throughout the Term.

5. Fire Safety Equipment

The Tenant is responsible, at its cost, for having the fire safety equipment at the Premises serviced and maintained by appropriately qualified tradespeople every 6 months.

6. Signage

The Tenant must seek the Lessor's prior approval and that of the local government authority before erecting any signage. The costs in connection with any signage is the responsibility of the Tenant.

7. Car Parking

Unless otherwise specified in this Tenancy Agreement, there are no car parking spaces available for use by the Tenant.

8. Pest Control

The tenant agrees that they are always required to keep the premises clean and tidy and free from pest and rodents.

9. Make Good

The tenant agrees that on or before the expiry, or any earlier date this agreement ends, they must make good of the premises to its original state as when first entered into this agreement.

10. Rent free Period

The landlord grants a rent and outgoing free period of 3 months from the 4/6/2022 to 3/9/2022.

17. SIGNATURES

WARNING: By signing this Agreement the parties confirm that no legal advice as to the conditions contained herein was provided by an Agent. The parties have been advised to seek legal advice with respect to this Agreement.

Landlord: [Signature] DocuSigned by: Susan Redbell

Witness:

Tenant(s): [Signature] DocuSigned by: FC538493C7FE434...

Witness(es):

Guarantor(s):

Witness:

Terms and Conditions

1. Definitions

In this Schedule the following mean:

- (1) **Agreement:** this Commercial Lease Agreement consisting of the Item Schedule, the Terms and Conditions and any additional schedules and special conditions that may be attached.
- (2) **Business Day:** Any day other than a Saturday, Sunday or public holiday in the State of Queensland.
- (3) **Commercial Building:** means the building or buildings used for carrying on commercial activities of which the Premises are a part.
- (4) **Consumer Price Index (CPI):** is the Consumer Price Index (All Groups Index) for Brisbane as published by the Australian Statistician.
- (5) **Data Collection Agency:** means an agency or organisation that collects real estate data to provide information to the real estate, finance and property valuation industries to enable data analysis.
- (6) **Electronic Document:** means any electronic communication (including Notices) as defined in the *Electronic Transactions (Queensland) Act 2001* including any electronically generated document situated on an external server readily accessible via a link within an electronic communication or other electronically generated document.
- (7) **Externally-administered Body Corporate:** a body corporate with the characteristics listed in Section 9 of the *Corporations Act 2001*.
- (8) **GST:** has the same meaning used in the *A New Tax System (Goods and Services Tax) Act 1999* and "GST" includes any applicable rulings issued by the Commissioner of Taxation.
- (9) **Initial Rent Review Date:** the initial date the rental amount charged to the Tenant is reviewed (as provided in Item 7).
- (10) **Item:** means items detailed in the Item Schedule of this Agreement.
- (11) **Land:** the Land upon which the Commercial Building is constructed.
- (12) **Landlord's Outgoings** expenses incurred by the Landlord with respect to the Land and Commercial Building including:
 - (a) all government and local government rates and charges including water and sewerage rates, general rates and fire levy;
 - (b) periodic charges such as insurance premiums;
 - (c) repair, maintenance and painting (excluding structural matters and major repairs); and
 - (d) body corporate fees and levies payable by the Landlord in respect to the Premises.
- (13) **Lease Term:** the period of time set out in Item 6.
- (14) **Personal Information:** means personal information as defined in the *Privacy Act 1988 (CTH)*.
- (15) **Premises:** the premises referred to in Item 1.
- (16) **Related Document:** means any written communication (including Notices) with regard to this matter between the parties, including any Electronic Documents.
- (17) **Security Bond:** a cash bond or bank guarantee in the amount as set out in Item 10 adjusted annually in accordance with rental increases.
- (18) **Security Interest:** has the meaning given it in accordance with Section 12 of the *Personal Property Securities Act 2009 (Cth)*.
- (19) **Tenant's Chattels:** The Tenant's items of personal property.
- (20) **Valuer:** a Valuer registered with the Valuer's Registration Board in accordance with the provisions of the *Valuers Registration Act 1992*.

2. Interpretation

In this Agreement, unless the contrary intention appears:

- (1) the singular includes the plural and vice versa;
- (2) 'person' includes a firm, a body corporate;
- (3) an agreement, representation or warranty:
 - (a) in favour of two or more persons is for the benefit of them jointly and severally; and
 - (b) on the part of two or more persons binds them jointly and severally;
- (4) a reference to:
 - (a) an item number is a reference to an item in the Item Schedule;
 - (b) a person includes the person's executors, administrators, successors and assigns;
 - (c) a document includes any variation to that document; and
 - (d) any law includes all regulations and other instruments under it and amendments or replacements of any of them;
- (5) the Item Schedule and any attached addendum pages and annexures shall form part of this Agreement;
- (6) any party signing as trustee contracts personally and as trustee; and
- (7) headings do not form part of this Agreement.

3. Deposit

- 3.1 The Tenant must pay the Deposit as required in Item 10.1 as directed by the Landlord and in the case of no specific direction, to the Landlord's Agent.
- 3.2 Where the Tenant has paid a deposit on signing an Offer to Lease for the Premises, such deposit will be credited to the Deposit required under Item 10.1.
- 3.3 The Deposit is to be applied against Rent at the commencement of the Lease Term.

4. Holding Over

- 4.1 At the Lease End Date stated in Item 6 the Tenant may continue but only with the Landlord's prior written consent, to occupy the Premises and shall do so as a monthly Tenant subject to the provisions of this Agreement.
- 4.2 A monthly tenancy may be terminated by either party giving to the other, not less than one month's notice.

5. Rent

- 5.1 The Tenant agrees to pay the Rent monthly in advance as directed by the Landlord at the time specified in Item 7.
- 5.2 Rent for any broken period of less than a month will be apportioned on a daily basis.
- 5.3 Rent will be reviewed in accordance with Item 7.
- 5.4 If specified in Item 7 the Rent amount is to be reviewed in accordance with the CPI then the Rent shall be adjusted in accordance with the following formula:

$$R = A \times \frac{B}{C}$$

Where:

R represents the CPI adjusted Rent.

A is the Rent payable immediately prior to the Review Date.

B is the CPI for the quarter immediately prior to the relevant Review Date in Item 7.

C is the CPI published for the quarter ending one year prior to the quarter in **B**.

- 5.5 If the CPI is suspended or discontinued, the Index used for the formula in Clause 5.4 will be that which is substituted by the Australian Statistician.
- 5.6 If specified in Item 7 that the Rent amount is to be reviewed in accordance with Current Market Rent:
 - (1) The Landlord may at any time not less than thirty (30) days prior to the date stated in Item 7 (Initial Rent Review Date) give written notice to the Tenant of the amount of Rent the Landlord believes is the Current Market Rent for the Premises as at the Initial Rent Review Date.

- (2) If the Landlord does not give written notice in accordance with Clause 5.6(1) in respect of the Initial Rent Review Date, the Rent payable for the lease year commencing from that Initial Rent Review Date will be calculated in accordance with Clause 5.4.
- (3) If the Landlord gives written notice in accordance with Clause 5.6(1), the Tenant may give written notice to the Landlord within twenty-one (21) days of receipt of the Landlord's notice disputing the Landlord's assessment of the Current Market Rent.
- (4) If the Tenant does not give notice in accordance with Clause 5.6(3), the amount set out in the Landlord's notice will be the Rent payable from the Initial Rent Review Date.
- (5) If the Tenant gives notice in accordance with Clause 5.6(3), the Current Market Rent will be determined by an independent Valuer appointed by the parties or failing agreement, nominated by the President for the time being of the Australian Property Institute (Queensland Division) on the Application of the Landlord or Tenant.
- (6) The Valuer will determine the Current Market Rent of the Premises assuming:
 - (a) that the Tenant has complied with all obligations including those relating to repair and decoration imposed by this Agreement;
 - (b) that the lease covenants continue other than for quantum of Rent; and/or
 - (c) any improvements made to the Premises by the Tenant had not been made.
- (7) In any case, Current Market Rent or other, the Rent shall not be less than the rental charged at the expiration of the prior term.
- (8) Once determined, the rental will be payable from the Initial Rent Review Date.
- (9) The Landlord and the Tenant shall equally share any costs incurred relating to a rental determination under Clause 5.6.

6. Option/s to extend Lease Period

- 6.1 If an option to extend the Lease Term of the Agreement is given in accordance with Item 8 the Tenant must exercise the option in writing in accordance with the exercise period in Item 8.
- 6.2 An option to extend the Lease Term of the Agreement shall only be granted by the Landlord if the Tenant has complied with the Terms of this Agreement such that there is no existing or unremedied breach or default at the date of exercise of the option.
- 6.3 Upon the Tenant complying with Clause 6.1 and 6.2, the Landlord will grant a further lease of the Premises to the Tenant on the same Terms as this Agreement subject to Clause 6.4, excluding Item 8 and this Clause and otherwise varying Item 6 as to the Lease Commencement and Lease End Date.

6.4 Rental for the further term will be:

- (1) as agreed between the parties;

Or failing agreement:

- (2) as provided in Item 8.2

Provided however, where the rental is to be determined by Current Market Rent, it will be determined in accordance with the provisions of Clause 5.6 provided in such case the initial Rent Review Date will be 60 days prior to the expiry of the then current term and the Rent determined will be payable from the commencement date of the new term.

7. Tenant's permitted use of the Premises

- 7.1 The use of the Premises, by the Tenant, shall be for the Permitted Use (Item 9) only.
- 7.2 The Tenant must obtain all the necessary approvals from any statutory, public or other competent authorities regarding the use of the Premises.

7.3 The Tenant and/or the Tenant's employees must not:

- (1) erect, paint, write or attach any sign upon any part of the Premises without first having written approval from the Landlord and where necessary, the relevant authorities; or
- (2) install any equipment in the Premises that may overload any Services; or
- (3) carry on any illegal activities or activities which could interfere with the rights of other tenants; or
- (4) do or neglect to do anything to or upon the Premises which may make void or increase the premium of any insurance on the Premises or any property in them; or
- (5) not to operate audio equipment at a volume that can be heard external to the Premises; or
- (6) erect any signage on the exterior of the Premises without the Landlord's consent; or
- (7) carry out an auction on the Premises; or
- (8) use any chemicals, burning fluids, volatile or explosive substances except in the normal course of the Tenant's business permitted under this Agreement; or
- (9) except in the case of emergency, interfere with any fittings, fixtures or services including air conditioning or fire equipment without first obtaining the Landlord's consent.

8. Building Works and Other Alterations

8.1 The Tenant must not carry out any building works and alterations to the Premises without:

- (1) submitting to the Landlord the necessary specifications and plans for the proposed works; and
- (2) obtaining written approval from the Landlord (and if required from the local authorities).

8.2 Once approved by the Landlord the Tenant must:

- (1) make payments of all costs relating to obtaining approvals, installation, operation and removal of equipment, fixtures, fittings or machinery and any other costs associated with such building works;
- (2) obtain and provide a copy to the Landlord of all required permits and approvals necessary to enable the proposed works to be lawfully executed; and
- (3) ensure the works are carried out in a proper and workmanlike manner and approved by the local council or other relevant authorities and in accordance with the Landlord's directions.

9. Tenant's Responsibilities

9.1 The Tenant will:

- (1) maintain the Premises and all fixtures and fittings in a reasonable state of repair without damage or loss (fair wear and tear excepted);
- (2) keep the Premises and immediate surrounds clean and tidy;
- (3) make repairs in respect to damage caused by the Tenant;
- (4) on receipt of notice pay to the Landlord the Landlord's Outgoings in accordance with Item 12 no later than the due date specified in the Schedule;
- (5) carry out works on the Premises in accordance with notice given by the Landlord under Clause 11.2(3);
- (6) pay all taxes, levies, fees or duties in relation to this Agreement when due;
- (7) at all times in its use of the Premises, comply with the requirements of the *Building Fire Safety Regulation 2008*, the Queensland Fire and Emergency Service and the laws and regulations for the time being in force relating to fire safety requirements and the Landlord's reasonable requirements for fire safety and fire drills;
- (8) not do or omit to do anything as a result of which the Landlord may become liable to pay any penalty or expense with respect to any statute, regulation, by-law, requirement or notice; and

- (9) ensure where a product, fixture or fitting provided with the Premises has a warning label or safety instructions attached such label or instruction is not defaced, damaged or removed.
- 9.2 At the end of the lease the Tenant must vacate the Premises and:
- (1) remove all Tenant's Chattels;
 - (2) remove all Tenant's fittings and fixtures as directed or required by the Landlord;
 - (3) repair any damage caused by the removal of chattels, fixtures and fittings as provided for in Clauses 9.2(1) and 9.2(2);
 - (4) leave the Premises including fixtures and fittings in a clean and reasonable state of repair; and
 - (5) return all keys and other devices and codes for access to the Landlord or the Landlord's Agent.
- 9.3 If the Tenant fails to remove the Tenant's Chattels as required by Clause 9.2 the Landlord may:
- (1) remove and store the Tenant's Chattels at the Tenant's risk and expense; or
 - (2) treat the Tenant's Chattels as if the Tenant had abandoned its interest in it and the Tenant's Chattels has become the Landlord's property and may deal with it as the Landlord thinks fit without being liable to account to the Tenant.
- 9.4 After Termination or the expiry of the lease the Tenant remains liable for payments in respect of periods prior to such Termination or expiry.
- 10. Quiet Enjoyment**
The Tenant performing its obligations under this Agreement may use the Premises without interruption or disturbance from the Landlord or persons claiming through or under the Landlord.
- 11. Landlord's Rights and Responsibilities**
- 11.1 On delivery of possession of the Premises the Landlord will ensure the Premises:
- (1) are clean, safe and fit to occupy;
 - (2) comply with state and local building regulations; and
 - (3) have, where required under the *Work Health and Safety Regulation 2011 (Qld)*, a current asbestos register and asbestos management plan.
- 11.2 It is the Landlord's responsibility to:
- (1) promptly carry out repairs of a structural nature;
 - (2) maintain services for the Premises including services used in common with the Landlord and other Tenants; and
 - (3) serve upon the Tenant written notice of any defect, requiring the Tenant to make repairs in accordance with any covenant expressed or implied in this Agreement.
- 11.3 On the giving of 2 days notice to the Tenant, the Landlord may at reasonable times enter the Premises for the purposes of:
- (1) inspecting the Premises; or
 - (2) viewing the state of repair of the Premises; or
 - (3) performing any building and other repair work in accordance with Clause 11.2(1) and 11.2(2) or those works that the Tenant has failed to complete in accordance with Clause 9.1(5); or
 - (4) carrying out requirements of public authorities, and repairs under the Lease; or
 - (5) in the case of a proposed sale or reletting of the Premises:
 - (a) showing the Premises to prospective purchasers or tenants; and/or
 - (b) erecting sale or lease signage at the Premises.
- 11.4 The Landlord may in cases of emergency enter the Premises without first giving notice to the Tenant.
- 11.5 Where particulars of the Land are registered in the contaminated land register give notice to the Tenant in accordance with section 407 of the *Environmental Protection Act 1994*.
- 11.6 If the Tenant fails to carry out any of its obligations hereunder the Landlord may after giving notice in accordance with Section 124 of the *Property Law Act 1974* rectify such breach and recover any expenditure from the Tenant.
- 12. Damage or Destruction**
- 12.1 Where the Premises becomes wholly or partially unfit for the Tenant to occupy due to damage or destruction, not caused by the Tenant or the Tenant's employees, the Landlord will adjust the Rent and other amounts payable by the Tenant in accordance with the degree of damage or destruction until the Premises are restored and made fit for the Tenant to occupy.
- 12.2 The Landlord is not required to restore the Premises. However should the Landlord not notify the Tenant of its intention to restore the Premises within one month of the date of damage or destruction either party may give one month's notice terminating the Tenancy.
- 12.3 Termination under this Clause is without prejudice to the rights of either party for any antecedent breach or non observance of any provision of this Agreement.
- 12.4 Should the damage or destruction have been caused or contributed to by the Tenant or its employees or should the Tenant or Tenants employee's actions result in the Landlord's insurer refusing to indemnify, Clause 12.1 and 12.2 will not apply, in so far as they relate to the Tenant.
- 12.5 Any dispute under this Clause will be determined by an independent Valuer appointed by the president of the Australian Property Institute (Queensland Division) at the request of either the Landlord or the Tenant. The Valuer will act as an expert and not an arbitrator; his determination will be final and binding.
- 12.6 The costs of the dispute will, unless otherwise determined by the Valuer, be paid equally by the parties.
- 13. Assignment or Subletting**
- 13.1 The Tenant will not assign or sublet without the Landlord's consent.
- 13.2 The Landlord will not, in the case of suitable assigns, unreasonably refuse to grant the Tenant's requests where the Tenant is not in default.
- 13.3 The Tenant will pay the Landlord's costs in relation to any assignment or subletting.
- 13.4 The Tenant shall provide:
- (1) references from the proposed tenant; and
 - (2) written agreement from the proposed tenant agreeing to comply with the terms of this Agreement.
- 14. Dealings**
The Tenant is not entitled to deal with the lease or other assets of the business on, in or from the leased Premises by way of security or by way of creating a Security Interest, without first having obtained the Landlord's consent, which consent, is at the sole discretion of the Landlord and may be granted upon such terms and conditions as the Landlord considers reasonable.
- 15. Personal Property Securities**
- 15.1 Security Interest notification
The Tenant must notify the Landlord on or before the Commencement Date if any of the personal property owned or used by the Tenant which will be either located in the Premises or relevant to this Agreement is subject to any Security Interest.

15.2 Exclusion of *Personal Property Securities Act 2009 (Cth)* (PPS Act) provisions.

To the extent the law permits:

- (1) the Tenant waives its rights to receive notifications, verifications, statements, disclosures, proposals and any other documentation specified under sections 95, 118, 121(4), 130, 132(3)(d), 132(4), 135 and 157 of the PPS Act; and
- (2) the Landlord and the Tenant agree that sections 96, 125, 129, 142 and 143 of the PPS Act do not apply to this Agreement.

16. Registration and Release of Security Interest

16.1 Where registration or release of a Security Interest is required each party will do all things reasonably necessary to facilitate such registration or release.

16.2 The Tenant agrees the Landlord may register a Security Interest over any of the personal property (including Security Bond) owned or used by the Tenant which is either located in the Premises or relevant to this Agreement.

16.3 The Tenant having complied with its obligations under the Agreement and not being otherwise in default the Landlord will release any Security Interest over the Tenant's personal property at the end of the Lease Term or any extension of the Lease Term.

17. Indemnity

17.1 The Tenant indemnifies the Landlord from and against all claims, demands, losses, damages and expenses including legal actions the Landlord may sustain or become liable for during or after this agreement arising from:

- (1) neglect or default by the Tenant or Tenant's employees or any person for whom the Tenant is legally responsible; or
- (2) the Tenant's failure to give notice of service defects; or
- (3) damage to person or property caused or contributed to by the Tenant or Tenant's employees; or
- (4) anything the Landlord is permitted or required to do under this Agreement unless the claim has arisen due to the negligence of the Landlord or its employees or contractors; or
- (5) a warning label or safety instructions having been removed, damaged or defaced where a product or fitting has been supplied to the Premises with such a label or instruction attached.

17.2 By signing this Agreement the Tenant for itself and its employees agrees that use and occupancy of the Premises will be at the Tenant's own risk.

18. Tenant's Default

18.1 The following events are considered an act of default by the Tenant:

- (1) the Tenant's failure to pay the Rent Amount within 7 days of the due date or any other monies payable under this Agreement when due; or
- (2) repairs required by any notice under Clause 9.1(5) are not carried out by the Tenant within the time specified in the notice; or
- (3) The Tenant fails to remedy any breach of its covenants or obligations under this Agreement within a reasonable time, 7 days, after receiving written notice from the Landlord specifying the particular breach and requiring the Tenant to remedy the breach; or
- (4) The Tenant becomes bankrupt or assigns its property for the benefit of creditors; or
- (5) The Tenant becomes an externally-administered body corporate within the meaning of the Corporations Law.

18.2 If the Tenant defaults under this Agreement, subject to giving any prior demand or notice required by any law, the Landlord may, without limiting other remedies, including action for damages and/or specific performance:

- (1) re-enter and take possession of the Premises (by force if necessary) and eject the Tenant and all other persons and this Agreement will terminate; or
- (2) by notice to the Tenant, terminate this Agreement from the date of giving the notice; and/or
- (3) claim the loss, if any, incurred by the Landlord.

19. Security Bond

19.1 If a requirement for a Security Bond is provided for in Item 10.2, for the purpose of securing the performance by the Tenant of its obligations under this Agreement, the Tenant must:

- (1) lodge with the Landlord a cash deposit; or
- (2) arrange for the issue of an unconditional bank guarantee, in favour of the Landlord which does not have an expiry date.

19.2 On the sale or the transfer of the Premises the Landlord may assign its right with respect to the Security Bond to the purchaser and upon notifying the Tenant the Landlord will be released from all obligations in relation to the Security Bond. Where the Security Bond is not assignable, the Tenant will cause a replacement guarantee to be issued in favour of the purchaser the reasonable costs of which will be met by the Landlord. Where a replacement Security Bond has been issued the original must be released to the Tenant.

19.3 The Landlord may apply the Tenant's Security Bond towards compensation for any loss or damage incurred or sustained by the Landlord due to the Tenant's failure to comply with any of its obligations under this Agreement.

19.4 The Landlord's exercise of its rights with respect to the Security Bond does not prejudice any other rights of the Landlord arising from a breach of the terms of the Agreement.

19.5 The Landlord will as soon as practicable after the end of the Lease Term or any extension of the Lease Term cause to be released, subject to any unsatisfied claim under Clause 19.3, the Security Bond to the Tenant.

20. Tenant's Insurance

Throughout the Lease Term the Tenant must:

- (1) obtain and maintain insurance policies in its name and noting the Landlord's interest required to cover all stock, furnishings and plant and equipment, including fixtures and improvements owned or installed by the Tenant in the Premises, against loss or damage including fire with standard extension coverage for not less than 90% replacement cost;
- (2) have the following insurances:
 - (a) legal/public liability insurance cover for a minimum of 10 million dollars; and
 - (b) plate glass insurance against all risks specified by the Landlord;
- (3) ensure that all current insurance policies or those required by the Tenant under this Agreement:
 - (a) have been approved by the Landlord; and
 - (b) cover the agreed risks in accordance with Item 14 and contain conditions acceptable to the Landlord and the Landlord's insurer;
- (4) upon request provide copies and provide certificates annually for each insurance policy confirming the currency of such policies to the Landlord.

21. Professional Fees

All professional fees incurred by the Landlord in relation to this Agreement shall be paid by the Tenant.

22. Landlord's Agent

The parties agree that the Landlord may appoint an Agent to administer this Agreement.

23. GST

Unless otherwise expressly stated, all monies payable or other considerations to be provided under or in accordance with this Agreement are exclusive of GST.

24. Time

24.1 Time shall be of the essence in connection with the Tenant's responsibilities to pay money.

24.2 Any event that must occur on or before a specified date, in respect to this Agreement, which date does not fall on a Business Day shall be extended to the next Business Day following the specified date.

25. Interest on Unpaid Monies

Any monies payable under this Agreement (or any Judgment given in respect of this Agreement) not paid when due will attract Interest from the due date, to the date of payment, at the rate prescribed in Item 15 and the party, to whom those monies are owed, when such monies are paid, may recover the interest thereon from the other party as liquidated damages.

26. Termination

The Landlord may give notice terminating this Agreement if:

- (1) the Tenant fails to remedy a default; or
- (2) the Premises is permanently unfit for the Tenant to occupy in accordance with Clause 12.

27. Entire Agreement

This Agreement forms the entire Agreement between the parties and each party has entered into this Agreement without relying on representations not contained herein.

28. Special Conditions

28.1 Any Special Conditions to this Agreement shall form part of this Agreement. Should there be any inconsistency between the Terms of Agreement and the Special Condition the Special Condition shall apply.

28.2 NOTE:

This Agreement is not suitable, nor intended to be used for leases:

- (1) under the *Residential Tenancies and Rooming Accommodation Act 2008* and/or the *Retail Shop Leases Act 1994*; and
- (2) in excess of 3 years without modification.

29. Applicable Law

29.1 The laws of Queensland are the laws applicable to this Agreement.

29.2 The provisions of Sections 105 and 107 of the *Property Law Act 1974* are hereby excluded from this Agreement.

30. Severability

Should any court or tribunal of competent jurisdiction determine any term, provision or obligation of this Agreement to be void, illegal or unenforceable by law, that term, provision or obligation must be read down to the extent possible or removed from the Agreement whilst keeping the operation of the remainder of the lease in effect.

31. Guarantor

In consideration of the Landlord granting this lease to the Tenant at the Guarantor's request, the Guarantor guarantees to the Landlord:

- (1) the payment by the Tenant of the Rent and other money agreed to be paid;
- (2) prompt performance and observance of all of the Tenant's covenants and obligations contained or implied in this Agreement; and
- (3) indemnifies the Landlord against all claims which the Landlord may suffer or incur in connection with any breach or default by the Tenant under this Agreement or any extension or renewal of the Lease Term.

32. Privacy

32.1 The Landlord's Agent must comply with the provisions of the Australian Privacy Principles (*Privacy Act 1988 (CTH)*) and where required maintain a Privacy Policy.

32.2 The Privacy Policy outlines how the Landlord's Agent collects and uses Personal Information provided by you as the Tenant, or obtained by other means, to provide the services required by you or on your behalf.

32.3 You as the Tenant agree the Landlord's Agent may, subject to the *Privacy Act 1988 (CTH)* (where applicable), collect, use and disclose such information to:

- (1) the Landlord of the Premises to which this Agreement applies, insofar as such information is relevant to the managing and/or leasing of the Premises; and/or
- (2) tenancy databases for the purpose of enabling a proper assessment of the risk in providing you with the tenancy and if applicable listing tenancy agreement breaches; and/or
- (3) previous managing agents or landlords and nominated referees to confirm information provided by you; and/or
- (4) tradespeople and similar contractors engaged by the Landlord/Landlord's Agent in order to facilitate the carrying out of works with respect to the Premises; and/or
- (5) the Landlord's insurance companies; authorised real estate personnel; courts and tribunals and other third parties as may be required by the Landlord's Agent relating to the administration of the Premises and use of the Landlord's Agent's services; and/or
- (6) a utility connection provider where you request the Landlord's Agent to facilitate the connection and/or disconnection of your utility services; and/or
- (7) Body Corporates.

32.4 Documents or copies of documents provided to establish the identity of the Tenant or persons entitled to deal on behalf of the Tenant, will be retained by the Landlord's Agent in accordance with the Australian Privacy Principles and will not be used for any purpose other than confirming the identity of such person/s.

32.5 Without provision of certain information the Landlord's Agent may not be able to act effectively or at all in the administration of this Agreement.

32.6 The Tenant has the right to access such Personal Information and may require correction or amendment of any inaccurate, incomplete, out of date or irrelevant information.

32.7 The Landlord's Agent will provide (where applicable), on request, a copy of its Privacy Policy.

33. Data Collection

Upon signing this Agreement the parties agree the Landlord's Agent, and the form completion service provider providing this form, may without disclosing Personal Information collect, use and disclose to Data Collection Agencies information contained in this Agreement.

34. Related Documents / Notices / Electronic Communication

34.1 The parties agree and confirm any documents and communications in relation to this Agreement may be forwarded electronically and where this document has been forwarded electronically (either for signing or otherwise) the party receiving the document confirms having consented to the delivery of the document (and any other materials) by way of the electronic means of delivery before receiving the documentation.

34.2 A Related Document to be served on any party under this Agreement shall be in writing and may be served on that party:

- (1) by delivering it to the party personally; or
- (2) by leaving it for the party at that party's address as stated in this Agreement; or
- (3) by posting it to the party by ordinary mail or security mail as a letter addressed to the party at the address as stated in this Agreement; or

- (4) by electronic communication to the party at the appropriate electronic address as stated in this Agreement; or
 - (5) by delivery to an alternative address, provided in writing by the party, by any of the methods outlined in Clauses 34.2(1) to (4) above.
- 34.3 A document posted shall be deemed to have been served, unless the contrary is shown, at the time when, by the ordinary course of post, the document would be delivered.
- 34.4 A document sent by electronic communication will be deemed to have been received in accordance with Section 24 of the *Electronic Transactions (Queensland) Act 2001*.
- 34.5 Documents given by a party's solicitor will be deemed to have been given by and with the authority of the party.
- 34.6 Documents must be served before 5pm on a Business Day, failing which, such document will be deemed to have been served on the next Business Day.
- 34.7 The parties acknowledge and agree an Electronic Document readily accessible via a link within a Related Document is received when the Related Document is served and will be opened when the Related Document is opened.
- 34.8 The parties agree to execution, delivery and service of documents electronically by a method provided by DocuSign or such other agreed electronic signature service provider.

AJ Rosson SMSF

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	10.54				
Current year capital losses - Collectables	0.00				
Total Losses Available	10.54				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	24.79	0.00	0.00	24.79	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	1,414.06	1,414.06	0.00	0.00	0.00
Capital Gains Before Losses applied	1,438.85	1,414.06	0.00	24.79	0.00
Losses and discount applied					
Losses applied	10.54	0.00	0.00	10.54	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	1,428.31	1,414.06	0.00	14.25	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	471.35				
CGT Discount applied - Collectables	0.00				

AJ Rosson SMSF

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	956.96				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	956.96				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

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

FirstChoice Wholesale Investments

2022/23 Capital Gains Taxation Information Statement

Aj Rosson Pty Ltd
8 Bushcherry Ct
BURPENGARY EAST QLD 4505

Account number: 091 042539047
Account type: Super fund
Account name: Aj Rosson Pty Ltd
Aj Rosson Smsf
Aj Rosson Smsf

The Capital Gains Tax information below relates to the withdrawals you made during the 2022/23 financial year.

Date of withdrawals	Withdrawal proceeds \$	1 Net capital gain/(loss) - less than 12 months \$	2 Net capital gain/(loss) - frozen indexation \$	3 Net capital gain/(loss) - discount method \$
FSI Australian Small Companies				
1 May 2023	174.94	0.18	N/A	0.00
FSI Global Credit Income				
1 May 2023	218.44	(0.81)	N/A	0.00
FSI Global Property Securities				
1 May 2023	177.93	1.85	N/A	0.00
Lazard Ws Select Aust Equity				
1 May 2023	130.16	(0.21)	N/A	0.00
FSI Strategic Cash				
1 May 2023	65.09	(0.12)	N/A	0.00
1 May 2023	437.14	(0.82)	N/A	0.00

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2022/23 Capital Gains Taxation Information Statement

091 042539047

		1	2	3
Date of withdrawals	Withdrawal proceeds \$	Net capital gain/(loss) - less than 12 months \$	Net capital gain/(loss) - frozen indexation \$	Net capital gain/(loss) - discount method \$
1 June 2023	164.04	(0.44)	N/A	0.00
Barrow Hanley Ws Global Share				
1 May 2023	312.59	3.98	N/A	0.00
T. Rowe Price Ws Global Equity				
1 May 2023	222.79	2.37	N/A	0.00
CFS Wsale Index Aust Bond				
1 May 2023	442.05	3.61	N/A	0.00
CFS Wsale Index Aust Share				
1 May 2023	304.06	(1.67)	N/A	0.00
CFS Wsale Index Global Share				
1 May 2023	312.04	3.19	N/A	0.00
CFS Wsale Index Property Sec				
1 May 2023	179.56	5.38	N/A	0.00
PM Capital Wsale Enhanced Yield				
1 May 2023	218.71	(0.28)	N/A	0.00
Realindex Aust Share Value				
1 May 2023	129.90	(1.06)	N/A	0.00

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		1	2	3
Date of withdrawals	Withdrawal proceeds \$	Net capital gain/(loss) - less than 12 months \$	Net capital gain/(loss) - frozen indexation \$	Net capital gain/(loss) - discount method \$
Macquarie Wsale Income Oppor				
1 May 2023	219.45	0.14	N/A	0.00
Baillie Gifford Ws Lt Gbl Gwth				
1 May 2023	215.75	(5.20)	N/A	0.00
Pimco Ws Global Bond				
1 May 2023	528.62	1.53	N/A	0.00
Bennelong Wsale Ex-20 Aus Equi				
1 May 2023	175.87	1.27	N/A	0.00

The calculation of capital gains tax amounts is complex. Taxation considerations are general and based on present taxation laws and may be subject to change. This statement does not take into consideration your own personal tax circumstances and is not tax advice that should be relied upon. Colonial First State Investments Limited (CFSIL) is not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise under a tax law.

Before making any decision based on this statement, you should perform your own calculation of your capital gain or loss amount as this statement gives an estimate only. If you intend to rely on this statement to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under taxation laws, you should speak to your financial tax adviser who can assist you in calculating your capital gains or loss tax position.

Calculating your own capital gains or loss amount may potentially give you a different tax outcome if you are using a different parcel selection method. We have used the First In First Out (FIFO) parcel selection method which may not give you the best tax outcome for your personal tax circumstances. To assist you further in understanding this statement please refer to the Capital Gains Tax Information Statement Guide available on our website at www.cfs.com.au

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

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AJ Rosson SMSF

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
CMI0111AU - First Sentier WS AuSmlComp												
19/04/2023	01/05/2023	96.58	174.76	174.94	0.18	173.84	173.84	0.00	0.00	0.00	1.10	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.12	0.00	0.00
		96.58	174.76	174.94	0.18	173.84	173.84	0.00	0.00	100.12	1.10	0.00
ETL0018AU - PIMCO Global Bond Fd - Ws Class												
19/04/2023	01/05/2023	568.23	527.09	528.62	1.53	527.09	527.09	0.00	0.00	0.00	1.53	0.00
		568.23	527.09	528.62	1.53	527.09	527.09	0.00	0.00	0.00	1.53	0.00
FSF0075AU - First Sentier WS Strategic Cash												
19/04/2023	01/05/2023	64.46	65.21	65.09	(0.12)	65.21	65.21	0.00	0.00	0.00	0.00	(0.12)
19/04/2023	01/05/2023	432.90	437.96	437.14	(0.82)	437.96	437.96	0.00	0.00	0.00	0.00	(0.82)
19/04/2023	01/06/2023	162.58	164.48	164.04	(0.44)	164.48	164.48	0.00	0.00	0.00	0.00	(0.44)
		659.93	667.65	666.27	(1.38)	667.65	667.65	0.00	0.00	0.00	0.00	(1.38)
FSF0079AU - CFS FC WS Lazard Aus Sel Equity												
19/04/2023	01/05/2023	82.61	130.37	130.16	(0.21)	130.37	130.37	0.00	0.00	0.00	0.00	(0.21)
		82.61	130.37	130.16	(0.21)	130.37	130.37	0.00	0.00	0.00	0.00	(0.21)
FSF0084AU - First Sentier WS Glob Credit Inc												
19/04/2023	01/05/2023	246.24	219.25	218.44	(0.81)	219.25	219.25	0.00	0.00	0.00	0.00	(0.81)
		246.24	219.25	218.44	(0.81)	219.25	219.25	0.00	0.00	0.00	0.00	(0.81)
FSF0454AU - CFS FC WS First Sentier Glb Prop S												
19/04/2023	01/05/2023	126.80	176.08	177.93	1.85	176.04	176.04	0.00	0.00	0.00	1.89	0.00

AJ Rosson SMSF

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
		126.80	176.08	177.93	1.85	176.04	176.04	0.00	0.00	0.00	1.89	0.00
FSF0479AU - CFS FC WS Bar H WS Glb Share												
19/04/2023	01/05/2023	334.25	308.61	312.59	3.98	308.61	308.61	0.00	0.00	0.00	3.98	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485.64	0.00	0.00
		334.25	308.61	312.59	3.98	308.61	308.61	0.00	0.00	485.64	3.98	0.00
FSF0481AU - FC WS Inv TRP WS Gbl Equity												
19/04/2023	01/05/2023	153.22	220.42	222.79	2.37	220.40	220.40	0.00	0.00	0.00	2.39	0.00
		153.22	220.42	222.79	2.37	220.40	220.40	0.00	0.00	0.00	2.39	0.00
FSF0652AU1 - CFS FC WS CFS WS Indx Aust Sh												
19/04/2023	01/05/2023	252.69	305.73	304.06	(1.67)	305.67	305.67	0.00	0.00	0.00	0.00	(1.61)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.14	0.00	0.00
		252.69	305.73	304.06	(1.67)	305.67	305.67	0.00	0.00	48.14	0.00	(1.61)
FSF0653AU - CFS FC WS CFS WS Indx Aust Bond												
19/04/2023	01/05/2023	468.92	438.44	442.05	3.61	438.44	438.44	0.00	0.00	0.00	3.61	0.00
		468.92	438.44	442.05	3.61	438.44	438.44	0.00	0.00	0.00	3.61	0.00
FSF0654AU1 - CFS FC WS CFS WS Indx Gbl Sh												
19/04/2023	01/05/2023	180.22	308.85	312.04	3.19	308.85	308.85	0.00	0.00	0.00	3.19	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	342.90	0.00	0.00
		180.22	308.85	312.04	3.19	308.85	308.85	0.00	0.00	342.90	3.19	0.00
FSF0655AU1 - CFS FC WS CFS WS Indx Prop Sec												

AJ Rosson SMSF

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
19/04/2023	01/05/2023	269.08	174.18	179.56	5.38	173.92	173.92	0.00	0.00	0.00	5.64	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	436.54	0.00	0.00
		269.08	174.18	179.56	5.38	173.92	173.92	0.00	0.00	436.54	5.64	0.00
FSF0677AU - CFS FC WS CFS PM Cap Enh Yield												
19/04/2023	01/05/2023	218.16	218.99	218.71	(0.28)	218.99	218.99	0.00	0.00	0.00	0.00	(0.28)
		218.16	218.99	218.71	(0.28)	218.99	218.99	0.00	0.00	0.00	0.00	(0.28)
FSF1015AU1 - CFS FC WS R'Index WS Aust Sh Val												
19/04/2023	01/05/2023	121.45	130.96	129.90	(1.06)	130.95	130.95	0.00	0.00	0.00	0.00	(1.05)
		121.45	130.96	129.90	(1.06)	130.95	130.95	0.00	0.00	0.00	0.00	(1.05)
FSF1019AU - CFS FC WS Macq WS Income Opport												
27/04/2023	01/05/2023	0.78	0.84	0.84	0.00	0.84	0.84	0.00	0.00	0.00	0.00	0.00
19/04/2023	01/05/2023	203.25	218.49	218.61	0.12	218.43	218.43	0.00	0.00	0.00	0.18	0.00
		204.03	219.33	219.45	0.12	219.27	219.27	0.00	0.00	0.00	0.18	0.00
FSF1201AU - CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth												
19/04/2023	01/05/2023	164.98	220.95	215.75	(5.20)	220.95	220.95	0.00	0.00	0.00	0.00	(5.20)
		164.98	220.95	215.75	(5.20)	220.95	220.95	0.00	0.00	0.00	0.00	(5.20)
FSF1697AU - CFS FC WS Inv Bennelng Ex-20 Aus Eq												
19/04/2023	01/05/2023	113.71	174.60	175.87	1.27	174.60	174.60	0.00	0.00	0.00	1.27	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.72	0.00	0.00
		113.71	174.60	175.87	1.27	174.60	174.60	0.00	0.00	0.72	1.27	0.00

AJ Rosson SMSF

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
		4,261.11	4,616.26	4,629.13	12.87	4,614.89	4,614.89	0.00	0.00	1,414.06	24.78	(10.54)
		4,261.11	4,616.26	4,629.13	12.87	4,614.89	4,614.89	0.00	0.00	1,414.06	24.78	(10.54)

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
01/07/2022	Opening Balance				704,169.93 CR
27/07/2022	External Settlement		511,500.00		192,669.93 CR
29/07/2022	WITHDRAWAL settlement equity		192,886.56		216.63 DR
12/08/2022	Record Lawyer Trust A/c refund received to Hair Salon Solutions Pty Ltd- to be repaid			216.63	0.00 DR
24/11/2022	Sept 2022 BAS paid outside of SMSF			3,840.00	3,840.00 CR
08/12/2022	Herron Accountants fee- paid outside of SMSF			385.00	4,225.00 CR
18/01/2023	Herron Accountants fee- paid outside of SMSF			2,530.00	6,755.00 CR
02/02/2023	TFR TO ACCOUNT 023189398		3,840.00		2,915.00 CR
14/02/2023	Herron Accountants fee- paid outside of SMSF			385.00	3,300.00 CR
16/04/2023	TFR TO ACCOUNT 023189398		3,300.00		0.00 DR
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF			789.00	789.00 CR
			711,526.56	8,145.63	789.00 CR

Total Debits: 711,526.56

Total Credits: 8,145.63



Account	Units	Debit	Credit
30100 (Accountancy Fees)		220.00	
30100 (Accountancy Fees)		220.00	
30800 (ASIC Fees)		290.00	
30800 (ASIC Fees)		59.00	
88000 (Sundry Creditors)			789.00

Per the company **AJ Rosson SMSF Transactions**

JPS Hair & Beauty

For the period 1 July 2022 to 30 June 2023

DATE	SOURCE	DESCRIPTION	REFERENCE	DEBIT	CREDIT	RUNNING BALANCE	GROSS	GST
AJ Rosson SMSF								
Opening Balance				-	-	-	-	-
24 Nov 2022	Spend Money	TAX OFFICE PAYMENTS - TAX OFFICE PAYMENTS Sept 22 BAS SMSF (emailed clients to repay 2.2.23)	DM	3,840.00	-	3,840.00	3,840.00	-
8 Dec 2022	Spend Money	Herron Accountants - Amending 2020 & 2021 for QS Report claims		385.00	-	4,225.00	385.00	-
18 Jan 2023	Spend Money	Herron Accountants - Amending 2020 & 2021 for QS Report claims		2,530.00	-	6,755.00	2,530.00	-
2 Feb 2023	Receive Money	J Rosson		-	3,840.00	2,915.00	(3,840.00)	-
22 Mar 2023	Spend Money	Herron Accountants - Amending 2020 & 2021 for QS Report claims		385.00	-	3,300.00	385.00	-
16 Apr 2023	Receive Money	J Rosson		-	3,300.00	-	(3,300.00)	-
11 Jun 2023	Spend Money	Herron Accountants - Herron		220.00	-	220.00	220.00	-
11 Jun 2023	Spend Money	Herron Accountants - Herron		220.00	-	440.00	220.00	-
21 Jun 2023	Spend Money	ASIC - Business Name Renewal		290.00	-	730.00	290.00	-
21 Jun 2023	Spend Money	ASIC - SMSF		59.00	-	789.00	59.00	-
Total AJ Rosson SMSF				7,929.00	7,140.00	789.00	789.00	-
Closing Balance				789.00	-	789.00	-	-
Total				7,929.00	7,140.00	789.00	789.00	-



General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bond Funds- Dickson Road, Morayfield (88109)					
Bond Funds- Dickson Road, Morayfield (88109)					
24/11/2022	TFR FROM 023189398			10,890.00	10,890.00 CR
				10,890.00	10,890.00 CR

Total Debits: 0.00

Total Credits: 10,890.00



10. DEPOSIT / SECURITY BOND		<i>Clauses 1(17), 3 and 19</i>
10.1 Deposit:	<u>\$3,630.00 (one Month rent in advance)</u>	excluding / including GST <i>(Payable on signing of Agreement, by Tenant)</i>
10.2 Security Bond:	<u>\$10,890.00</u>	





BAS Reconciliation

Name: AJ Rosson SMSF Period Ended: 30 June 2023
 Code: ROSS14 Accountant: Courtney Creevey

GST Basis Cash Basis
 (enter debit figures as positive and credit figures as negative)

	GST Collected	GST Col Adjustments	GST Paid	GST Paid Adjustments	Total GST
Per AO Balance Sheet	0.00	0.00	0.00	0.00	0.00
GST on Debtor/Creditor (if cash basis)	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
June 2023 BAS figures	0.00		0.00		0.00
Variance	0.00	0.00	0.00	0.00	0.00



Made up of:

					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
Rounding	0.00	0.00	0.00	0.00	0.00

Check Balances (should be 0) 0.0 0.0 0.0 0.0 0.0

Note:

If a GST adjustment required, has an amended BAS been prepared for client or included in tax letter? N/A

Workpaper 22b



BAS Reconciliation (Quarterly)

Client Name: AJ Rosson SMSF Period Ended: 30 June 2023
 Client Code: ROSS14 Accountant: Courtney Creevey

GST Basis



Cash Basis

BAS RETURNS FOR THE YEAR	Gross Sales	GST on sales	Net Sales	Capital Purchases	Non Cap Purchaes	GST on purchases	Total GST	Gross Wages	PAYG Withholding	Fuel Tax Credits	FBT Instalment	PAYG Instalment	Payable/ Refundable	Date Paid/ Refunded
FIGURES REPORTED ON BAS TO ATO FROM PORTAL														
September Quarter	44,000	3,960	40,040			120	3,840						3,840	25/11/2022
December Quarter	331		331				-						-	
March Quarter	526		526				-					1,537	1,537	23/06/2023
June Quarter	137		137				-					1,537	1,537	
Totals	44,994	3,960	41,034	-	-	120	3,840	-	-	-	-	3,074	6,914	
FIGURES THAT APPEAR IN MYOB / QUICKBOOKS / XERO														
BGL FIGURES FOR YEAR	Gross Sales	GST on sales	Net Sales	Capital Purchases	Non Cap Purchaes	GST on purchases	Total GST	Gross Wages	PAYG Withholding	Fuel Tax Credits	FBT Instalment	PAYG Instalment	Payable/ Refundable	
September Quarter	44,000	3,960	40,040			-	3,960						3,960	
December Quarter	331		331				-						-	
March Quarter	526		526				-					1,537	1,537	
June Quarter	137		137				-					1,537	1,537	
Totals	44,994	3,960	41,034	-	-	-	3,960	-	-	-	-	3,074	7,034	
VARANCES PER BAS														
VARANACE FOR YEAR	Gross Sales	GST on sales	Net Sales	Capital Purchases	Non Cap Purchaes	GST on purchases	Total GST	Gross Wages	PAYG Withholding	Fuel Tax Credits	FBT Instalment	PAYG Instalment	Payable/ Refundable	
September Quarter	-	-	-	-	-	120	- 120	-	-	-	-	-	-	120
December Quarter	-	-	-	-	-	-	-	-	-	-	-	-	-	-
March Quarter	-	-	-	-	-	-	-	-	-	-	-	-	-	-
June Quarter	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Totals	-	-	-	-	-	120	- 120	-	-	-	-	-	-	120
\$120 Related to adjustment for 2022 FY														

AJ Rosson SMSF

Detailed Activity Statement Preparation

For The Period 01 July 2022 - 30 September 2022

Description	Reference	Gross(Inc GST)	GST Rate	GST	
Income					
Sales					
Interest Received					
Bank of Queensland 23309147					
31/07/2022	INTEREST	206.23	GST Free	0.00	
31/08/2022	INTEREST PAYMENT SYSTEM GENERATED *	110.67	GST Free	0.00	
30/09/2022	INTEREST PAYMENT SYSTEM GENERATED *	123.27	GST Free	0.00	
		<u>440.17</u>		<u>0.00</u>	
		440.17		0.00	
Rental Income					
9 6-12 Dickson Road, Morayfield					
29/07/2022	TFR FROM 010540714 IB2-40905336	43,560.00	100%	3,960.00	
		<u>43,560.00</u>		<u>3,960.00</u>	
		43,560.00		3,960.00	
Total Sales	G1	<u>44,000.17</u>			
Total GST collected on Sales	1A			<u>3,960.00</u>	
Expenses					
Capital Purchases					
Total Capital Purchases	G10	<u>0.00</u>			
Non Capital Purchases					
Property Expenses - Interest on Loans					
9 6-12 Dickson Road, Morayfield					
28/08/2022 29/08/	Capitalisation Bch-38133056 Effective Date:	2,595.11	GST Free	0.00	
28/09/2022 29/09/	Capitalisation Bch-43433504 Effective Date:	2,590.46	GST Free	0.00	
		<u>5,185.57</u>		<u>0.00</u>	
		5,185.57		0.00	
Total Non Capital Purchases	G11	<u>5,185.57</u>			
Total GST Paid on Purchases	1B			<u>0.00</u>	
BAS Summary					
Total Sales	G1	44,000.17	Total GST Collected on Sales	1A	3,960.00
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B	0.00
Total Non Capital Purchases	G11	5,185.57	GST Payable / (Refundable)		3,960.00



AJ Rosson SMSF

Detailed Activity Statement Preparation

For The Period 01 October 2022 - 31 December 2022

Description	Reference	Gross(Inc GST)	GST Rate	GST
Income				
Sales				
Interest Received				
Bank of Queensland 23309147				
31/10/2022	INTEREST PAYMENT SYSTEM GENERATED *	98.41	GST Free	0.00
30/11/2022	INTEREST PAYMENT SYSTEM GENERATED *	82.94	GST Free	0.00
31/12/2022	INTEREST PAYMENT SYSTEM GENERATED *	150.22	GST Free	0.00
		<u>331.57</u>		<u>0.00</u>
		331.57		0.00
Total Sales	G1	<u>331.57</u>		
Total GST collected on Sales	1A			<u>0.00</u>
Expenses				
Capital Purchases				
Total Capital Purchases	G10	<u>0.00</u>		
Non Capital Purchases				
Accountancy Fees				
Accountancy Fees				
08/12/2022	Herron Accountants fee- paid outside of SMSF	385.00	GST Free	0.00
		<u>385.00</u>		<u>0.00</u>
		385.00		0.00
Property Expenses - Interest on Loans				
9 6-12 Dickson Road, Morayfield				
28/10/2022	Capitalisation Bch-47144296	2,502.44	GST Free	0.00
28/11/2022	Capitalisation Bch-50723104	2,580.79	GST Free	0.00
28/12/2022	Capitalisation Bch-22763996	2,493.20	GST Free	0.00
		<u>7,576.43</u>		<u>0.00</u>
		7,576.43		0.00
Total Non Capital Purchases	G11	<u>7,961.43</u>		
Total GST Paid on Purchases	1B			<u>0.00</u>

BAS Summary

Total Sales	G1	331.57	Total GST Collected on Sales	1A		0.00
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B		0.00
Total Non Capital Purchases	G11	7,961.43	GST Payable / (Refundable)			0.00



AJ Rosson SMSF

Detailed Activity Statement Preparation

For The Period 01 October 2022 - 31 December 2022

Description	Reference	Gross(Inc GST)	GST Rate	GST
Income				
Sales				
Interest Received				
Bank of Queensland 23309147				
31/10/2022	INTEREST PAYMENT SYSTEM GENERATED *	98.41	GST Free	0.00
30/11/2022	INTEREST PAYMENT SYSTEM GENERATED *	82.94	GST Free	0.00
31/12/2022	INTEREST PAYMENT SYSTEM GENERATED *	150.22	GST Free	0.00
		<u>331.57</u>		<u>0.00</u>
		331.57		0.00
Total Sales	G1	<u>331.57</u>		
Total GST collected on Sales	1A			<u>0.00</u>
Expenses				
Capital Purchases				
Total Capital Purchases	G10	<u>0.00</u>		
Non Capital Purchases				
Accountancy Fees				
Accountancy Fees				
08/12/2022	Herron Accountants fee- paid outside of SMSF	385.00	GST Free	0.00
		<u>385.00</u>		<u>0.00</u>
		385.00		0.00
Property Expenses - Interest on Loans				
9 6-12 Dickson Road, Morayfield				
28/10/2022	Capitalisation Bch-47144296	2,502.44	GST Free	0.00
28/11/2022	Capitalisation Bch-50723104	2,580.79	GST Free	0.00
28/12/2022	Capitalisation Bch-22763996	2,493.20	GST Free	0.00
		<u>7,576.43</u>		<u>0.00</u>
		7,576.43		0.00
Total Non Capital Purchases	G11	<u>7,961.43</u>		
Total GST Paid on Purchases	1B			<u>0.00</u>

BAS Summary

Total Sales	G1	331.57	Total GST Collected on Sales	1A		0.00
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B		0.00
Total Non Capital Purchases	G11	7,961.43	GST Payable / (Refundable)			0.00

AJ Rosson SMSF

Detailed Activity Statement Preparation

For The Period 01 January 2023 - 31 March 2023

Description	Reference	Gross(Inc GST)	GST Rate	GST
Income				
Sales				
Interest Received				
Bank of Queensland 23309147				
31/01/2023	INTEREST PAYMENT SYSTEM GENERATED *	175.07	GST Free	0.00
28/02/2023	INTEREST PAYMENT SYSTEM GENERATED *	156.12	GST Free	0.00
31/03/2023	INTEREST PAYMENT SYSTEM GENERATED *	195.00	GST Free	0.00
		<u>526.19</u>		<u>0.00</u>
		526.19		0.00
Total Sales	G1	<u>526.19</u>		
Total GST collected on Sales	1A			<u>0.00</u>
Expenses				
Capital Purchases				
Total Capital Purchases	G10	<u>0.00</u>		
Non Capital Purchases				
Accountancy Fees				
Accountancy Fees				
18/01/2023	Herron Accountants fee- paid outside of SMSF	2,530.00	GST Free	0.00
14/02/2023	Herron Accountants fee- paid outside of SMSF	385.00	GST Free	0.00
		<u>2,915.00</u>		<u>0.00</u>
		2,915.00		0.00
Property Expenses - Interest on Loans				
9 6-12 Dickson Road, Morayfield				
28/01/2023	Interest Effective Date 29-Jan	2,571.16	GST Free	0.00
27/02/2023	Interest Effective Date 28-Feb	2,483.73	GST Free	0.00
28/03/2023	Interest Effective Date 29-Mar	2,396.75	GST Free	0.00
		<u>7,451.64</u>		<u>0.00</u>
		7,451.64		0.00
Total Non Capital Purchases	G11	<u>10,366.64</u>		
Total GST Paid on Purchases	1B			<u>0.00</u>

BAS Summary

Total Sales	G1	526.19	Total GST Collected on Sales	1A	0.00
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B	0.00
Total Non Capital Purchases	G11	10,366.64	GST Payable / (Refundable)		0.00



AJ Rosson SMSF

Detailed Activity Statement Preparation

For The Period 01 April 2023 - 30 June 2023


Description	Reference	Gross(Inc GST)	GST Rate	GST
Income				
Sales				
Interest Received				
Bank of Queensland 23309147				
30/04/2023	INTEREST PAYMENT SYSTEM GENERATED *	130.45	GST Free	0.00
31/05/2023	INTEREST PAYMENT SYSTEM GENERATED *	7.28	GST Free	0.00
		<u>137.73</u>		<u>0.00</u>
		137.73		0.00
Total Sales	G1	<u>137.73</u>		
Total GST collected on Sales	1A			<u>0.00</u>
Expenses				
Capital Purchases				
Total Capital Purchases	G10	<u>0.00</u>		
Non Capital Purchases				
ASIC Fees				
ASIC Fees				
21/06/2023	Loan - AJ Rosson SMSF Q4 - Expenses paid out of co	290.00	GST Free	0.00
21/06/2023	Loan - AJ Rosson SMSF Q4 - Expenses paid out of co	59.00	GST Free	0.00
		<u>349.00</u>		<u>0.00</u>
		349.00		0.00
Accountancy Fees				
Accountancy Fees				
04/05/2023	PAY ANYONE TO Herron Accountants 124185 021374214	385.00	GST Free	0.00
21/06/2023	Loan - AJ Rosson SMSF Q4 - Expenses paid out of co	220.00	GST Free	0.00
21/06/2023	Loan - AJ Rosson SMSF Q4 - Expenses paid out of co	220.00	GST Free	0.00
		<u>825.00</u>		<u>0.00</u>
		825.00		0.00
Bank Charges				
Bank Charges				
31/05/2023	INTERNET PAY ANYONE FEE	0.65	GST Free	0.00
		<u>0.65</u>		<u>0.00</u>
		0.65		0.00

Detailed Activity Statement Preparation

For The Period 01 April 2023 - 30 June 2023

Description	Reference	Gross(Inc GST)	GST Rate	GST
Property Expenses - Interest on Loans				
9 6-12 Dickson Road, Morayfield				
28/04/2023	Interest Effective Date 29-Apr	2,556.81	GST Free	0.00
28/05/2023	Interest	2,469.67	GST Free	0.00
28/06/2023	Interest	2,546.94	GST Free	0.00
		<u>7,573.42</u>		<u>0.00</u>
		7,573.42		0.00
Total Non Capital Purchases	G11	<u>8,748.07</u>		
Total GST Paid on Purchases	1B			<u>0.00</u>

BAS Summary

Total Sales	G1	137.73	Total GST Collected on Sales	1A	0.00
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B	0.00
Total Non Capital Purchases	G11	8,748.07	GST Payable / (Refundable)		0.00



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR AJ ROSSON
SMSF
ABN 31 710 166 794

Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 004 – THE TRUSTEE FOR AJ ROSSON SMSF	Jul 2022 – Sep 2022	50593185154	Cash

Receipt ID 4673342192
Date lodged 21 November 2022
Payment due date 25 November 2022

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
Goods and services tax (GST)			
1A Owed to ATO		\$3,960.00	
1B Owed by ATO			\$120.00
G1 Total sales	\$44,000.00		
Does this include GST?	Yes		

Amount owing to ATO

\$3,840.00

BPAY®



Bill code 75556
Ref 4317101667941360

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Payment reference number



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR AJ ROSSON
SMSF
ABN 31 710 166 794

Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 004 – THE TRUSTEE FOR AJ ROSSON SMSF	Oct 2022 – Dec 2022	50784696462	Cash

Receipt ID 6260535430
Date lodged 24 February 2023
Payment due date 28 February 2023

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
Goods and services tax (GST)			
1A Owed to ATO		\$0.00	
1B Owed by ATO			\$0.00
G1 Total sales	\$331.00		
Does this include GST?	Yes		

No amount payable

\$0.00

BPAY®



Biller code 75556
Ref 4317101667941360

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Payment reference number



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR AJ ROSSON
SMSF
ABN 31 710 166 794

Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 004 – THE TRUSTEE FOR AJ ROSSON SMSF	Jan 2023 – Mar 2023	50978424489	Cash

Receipt ID	7948235183
Date lodged	27 April 2023
Payment due date	26 May 2023

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
Goods and services tax (GST)			
1A Owed to ATO		\$0.00	
1B Owed by ATO			\$0.00
G1 Total sales	\$526.00		
Does this include GST?	Yes		
PAYG income tax instalment			
5A Owed to ATO		\$1,537.00	
5B Owed by ATO			\$0.00
T7 Instalment amount – Based on the notional tax \$ 6,028.95 from the 2022 assessment.	\$1,537.00		

Amount owing to ATO

\$1,537.00



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR AJ ROSSON
SMSF
ABN 31 710 166 794

Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 004 – THE TRUSTEE FOR AJ ROSSON SMSF	Apr 2023 – Jun 2023	51171659129	Cash

Receipt ID 80964481
Date lodged 24 August 2023
Payment due date 25 August 2023

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
Goods and services tax (GST)			
1A Owed to ATO		\$0.00	
1B Owed by ATO			\$0.00
G1 Total sales	\$137.00		
Does this include GST?	Yes		
PAYG income tax instalment			
5A Owed to ATO		\$1,537.00	
5B Owed by ATO			\$0.00
T7 Instalment amount – Based on the notional tax \$ 6,028.95 from the 2022 assessment.	\$1,537.00		



Amount owing to ATO

\$1,537.00

AJ Rosson SMSF
General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Rent In Advance (88100)					
Rent In Advance (88100)					
29/07/2022	TFR FROM 010540714 IB2-40905336			39,600.00	39,600.00 CR
30/06/2023	Recognise 9 months income a \$3,300 per month rent		29,700.00		9,900.00 CR
30/06/2023	Recognise 1x month June 2023 Rent at CPI increased amount		3,544.93		6,355.07 CR
			33,244.93	39,600.00	6,355.07 CR

Total Debits: 33,244.93

Total Credits: 39,600.00



AJ Rosson Super Fund
Rent Calculation

Property purchase 14/06/2022 Contract Date
29/07/2022 Settlement Date

Per the lease agreement:
Annual rent is \$ 43,560.00 (including GST)- Client prepaid this on 29/07/2022
\$ 39,600.00 (excl GST) \$3,300 per month

Lease Commenced 4/06/2022
Under Special Conditions-10 Landlord Grants a rent and outgoing free period of 04/06/2022 to 03/09/2022

Date of Initial Review: 4/06/2023 CPI

Deposit: \$ 3,630.00 (We assumed this was paid to the property agent)
Security Bond \$ 10,890.00 (paid to SMSF from HSS on 24/11/2022)

1/07/2022 Opening Balance	\$ -	
29/07/2022 Rent Received	\$ 39,600.00	Net of GST
30/06/2023 Recognised 9 months as income	-\$ 29,700.00	
30/06/2023 Recognised 1 month as income	-\$ 3,544.93	
30/06/2023 Closing Balance	\$ 6,355.07	Net of GST
1/07/2023 Opening Balance	\$ 6,355.07	



Prepaid Rent Calculation

Owing	Paid	Balance
Jun-22	0	0
Jul-22	0	39600
Aug-22	0	0
Sep-22	3300	0
Oct-22	3300	0
Nov-22	3300	0
Dec-22	3300	0
Jan-23	3300	0
Feb-23	3300	0
Mar-23	3300	0
Apr-23	3300	0
May-23	3300	0
Jun-23	3545	0
Jul-23	3545	0
Aug-23	3545	734.8
Sep-23	3545	3545
Oct-23	3545	7090
Nov-23	3545	10635
Dec-23	3545	14180

CPI Calc

(4) **Consumer Price Index (CPI):** is the Consumer Price Index (All Groups Index) for Brisbane as published by the Australian Statistician.

(5) **Data Collection Agency:** ABS

5.4 If specified in Item 7 the Rent amount is to be reviewed in accordance with the CPI then the Rent shall be adjusted in accordance with the following formula:

$$R = A \times \frac{B}{C}$$

Where:

R represents the CPI adjusted Rent.

A is the Rent payable immediately prior to the Review Date.

B is the CPI for the quarter immediately prior to the relevant Review Date in Item 7.

C is the CPI published for the quarter ending one year prior to the quarter in B.

Commenced: 4/06/2022
 Current rent \$ 39,600.00 plus GST

Review Date 4/06/2023
 A: 39,600.00
 B: Mar 23 QTR 134.6
 C: Mar 22 QTR 125.3
 R= 42,539.19
 Per Month= 3,544.93 excl GST
 04/06/2023 - 04/06/2024



All groups CPI, Index numbers(a)

Period	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
2023 March	132.7	132.7	134.6	132.4	130.4	134.0	128.2	131.3
2022 December	130.9	131.1	132.1	130.8	129.3	132.4	126.6	129.5
2022 September	128.6	129.0	130.2	128.6	124.8	130.5	125.5	128.0
2022 June	125.7	126.4	127.9	125.3	125.4	127.6	123.2	125.6
2022 March	123.7	124.2	125.3	122.7	123.3	125.4	120.7	123.6
2021 December	121.6	121.4	122.6	120.4	119.4	122.9	118.2	120.9
2021 September	120.2	120.1	120.7	118.6	117.7	120.2	117.3	119.7
2021 June	119.4	119.1	119.2	117.8	116.8	119.8	115.6	118.2
2021 March	118.5	118.8	118.2	117.2	114.6	118.5	114.4	117.3



Write Off Borrowing Costs

Client Name: AJ Rosson SMSF
Client Code: ROSS14

Period Ended: 30 June 2023
Accountant: Courtney Creevey

Borrowing Costs to be written off over 5 years or the term of the loan, whichever, is the shorter.

	Loan 1	Loan 2	Loan 3	Total
Lender:	BOQ			
Loan Purpose:	Dickson Road			
Amount Borrowed:	511,500.00			
Term of Loans (Years):	20			
Amortisation Period (Years):	5	-	-	
Date of Loan (DD/MM/YYYY):	29/07/2022			
Business % of Loan:	100%	100%	100%	
Borrowing Costs incurred				
Application Fees:				
Title Search Fees				
Security Registration Fee:				
Loan A/c Establishment Fee:				
Other:	6,507.66			
Other:				
Total Costs Of Loan	\$ 6,507.66	\$ -	\$ -	\$ 6,507.66
Borrowing Costs Deductible	\$ 6,507.66	\$ -	\$ -	\$ 6,507.66

Borrowing Costs incurred

Financial Year	Unexpired Borrowing Costs		Unexpired Borrowing Costs		Unexpired Borrowing Costs	
	Claim	Costs	Claim	Costs	Claim	Costs
2023	1,198.12	5,309.54	-	-	-	-
2024	1,301.53	4,008.01	-	-	-	-
2025	1,301.53	2,706.47	-	-	-	-
2026	1,301.53	1,404.94	-	-	-	-
2027	1,301.53	103.41	-	-	-	-
2028	103.41	-	-	-	-	-
TOTAL	\$6,507.66		\$ -		\$ -	

Claim	Unexpired Borrowing Costs
1,198.12	5,309.54
1,301.53	4,008.01
1,301.53	2,706.47
1,301.53	1,404.94
1,301.53	103.41
103.41	-
\$ 6,507.66	



AJ Rosson SMSF
General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Borrowing Cost (66000)					
<u>Borrowing Cost (66000)</u>					
01/08/2022	WITHDRAWAL FEES	SMSF LOAN	6,507.66		6,507.66 DR
			6,507.66		6,507.66 DR

Total Debits: 6,507.66

Total Credits: 0.00



AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
Bank of Queensland 23309147 (BQL23309147)					
31/07/2022	INTEREST			206.23	206.23 CR
05/08/2022	DEPOSIT equity reversal			0.04	206.27 CR
31/08/2022	INTEREST PAYMENT SYSTEM GENERATED *			110.67	316.94 CR
30/09/2022	INTEREST PAYMENT SYSTEM GENERATED *			123.27	440.21 CR
31/10/2022	INTEREST PAYMENT SYSTEM GENERATED *			98.41	538.62 CR
30/11/2022	INTEREST PAYMENT SYSTEM GENERATED *			82.94	621.56 CR
31/12/2022	INTEREST PAYMENT SYSTEM GENERATED *			150.22	771.78 CR
31/01/2023	INTEREST PAYMENT SYSTEM GENERATED *			175.07	946.85 CR
28/02/2023	INTEREST PAYMENT SYSTEM GENERATED *			156.12	1,102.97 CR
31/03/2023	INTEREST PAYMENT SYSTEM GENERATED *			195.00	1,297.97 CR
30/04/2023	INTEREST PAYMENT SYSTEM GENERATED *			130.45	1,428.42 CR
31/05/2023	INTEREST PAYMENT SYSTEM GENERATED *			7.28	1,435.70 CR
				1,435.70	1,435.70 CR

Total Debits: 0.00

Total Credits: 1,435.70



AJ Rosson SMSF

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
08/12/2022	Herron Accountants fee- paid outside of SMSF		385.00		385.00 DR
18/01/2023	Herron Accountants fee- paid outside of SMSF		2,145.00		2,530.00 DR
14/02/2023	Herron Accountants fee- paid outside of SMSF		385.00		2,915.00 DR
04/05/2023	PAY ANYONE TO Herron Accountants 124185 021374214		385.00		3,300.00 DR
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF		220.00		3,520.00 DR
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF		220.00		3,740.00 DR
			3,740.00		3,740.00 DR



Total Debits: 3,740.00

Total Credits: 0.00

AJ Rosson SMSF

Date	Type	Invoice	Reference	Proforma	Amount	Balance	Office	Billers	ServLine
04/05/2023	Receipt	NLF0001480	NLR0001570	BRNL000304	-385.00	0.00	NL	SILV00	ACCG
19/04/2023	Fee	NLF0001480	NLF0001480	BFNL001762	385.00	385.00	NL	SILV00	ACCG
22/03/2023	Receipt	NLF0000928	NLR0001245	BRNL000240	-385.00	0.00	NL	SILV00	ACCG
14/02/2023	Fee	NLF0000928	NLF0000928	BFNL001108	385.00	385.00	NL	SILV00	ACCG
18/01/2023	Receipt	NLF0000576	NLR0000757	BRNL000163	-2,530.00	0.00	NL	CREE00	ACCG
14/12/2022	Fee	NLF0000576	NLF0000576	BFNL000699	2,530.00	2,530.00	NL	CREE00	ACCG
08/12/2022	Receipt	NLF0000508	NLR0000493	BRNL000123	-385.00	0.00	NL	NEMI00	BKPR
30/11/2022	Fee	NLF0000508	NLF0000508	BFNL000535	385.00	385.00	NL	NEMI00	BKPR

AJ Rosson Pty LTd

Date	Type	Invoice	Reference	Proforma	Amount	Balance	Office	Billers	ServLine
11/06/2023	Receipt	NLF0002046	NLR0001961	BRNL000376	-220.00	0.00	NL	KING26	ADMIN
05/06/2023	Fee	NLF0002046	NLF0002046	BFNL002402	220.00	220.00	NL	KING26	ADMIN

AJ Rosson Investments Pty Ltd

Date	Type	Invoice	Reference	Proforma	Amount	Balance	Office	Billers	ServLine
11/06/2023	Receipt	NLF0002048	NLR0001962	BRNL000376	-220	0	NL	KING26	ADMIN
05/06/2023	Fee	NLF0002048	NLF0002048	BFNL002404	220	220	NL	KING26	ADMIN

Total Above- \$4,125.00
 Audit Fee - (\$385)
Accounting Fee \$3,740.00





HerronAccountants

TAX INVOICE

ABN: 16 134 060 432

AJ Rosson SMSF
8 Bushcherry Court
BURPENGARY QLD 4505

Invoice Number NLF0000508
Invoice Date: 30 November 2022
Due Date: 14 December 2022
Total Due: \$385.00

To our Professional Fees and Charges in attending to the following:

Preparation and lodgement of your September 2022 quarter Business Activity Statement, including:

- Allocation of Contributions received for the July to September 2022 quarter;
- Review and reconciliation of rental income received for 9, 6-12 Dickson Road, Morayfield;
- Data entry and reconciliation of your Bank of Queensland Superannuation Savings Account;
- Data entry and reconciliation of your Bank of Queensland Loan;
- Review of contract/lease to identify Bond payment required;
- Preparation and provision of draft financial statements to show performance of fund for the September 2022 quarter.

	350.00
Amount subject to GST	350.00
GST	35.00
TOTAL	\$385.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 14 December 2022

PAYMENT OPTIONS

Please Forward Cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _____ - _____ - _____ - _____

Expires: __ - __ - __ - __ CVV: ___

Name on Card: _____

Signature: _____

Payment Information

Client Code: ROSS14
Invoice No: NLF0000508
Amount Due: \$385.00
Amount Paid: \$ _____



HerronAccountants

TAX INVOICE

ABN: 16 134 060 432

AJ Rosson SMSF
8 Bushcherry Court
BURPENGARY QLD 4505

Invoice Number NLF0000576
Invoice Date: 14 December 2022
Due Date: 28 December 2022
Total Due: \$2,530.00

To our Professional Fees and Charges in attending to the following:

Annual Administration

- Input of data into BGL SimpleFund
- Analysis of income ad expenses, raising year end accounting adjustments including profit and loss adjustments for:
 - Investment Property; and
 - Allocation of contributions received
- Preparation of Financial Statement for AJ Rosson SMSF for the financial yea ended 30 June 2022.
- Preparation of Member Benefit Statements for Adriano and Julie Rosson for the financial year ended 30 June 2022.
- Preparation and lodgement for the Self Managed Super Fund's Income Tax Return for the financial year ended 30 June 2022.
- Professional advice and assistance as required.

1,950.00

Audit

Audit of the 2022 Financial Statements as conducted by Super Audits and paid on behalf of the Super Fund.

350.00

Amount subject to GST 2,300.00

GST 230.00

TOTAL \$2,530.00

\$2145 Accounting

\$385 Audit Fee

\$2,530.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 28 December 2022

PAYMENT OPTIONS

Please Forward Cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _ _ _ _ - _ _ _ - _ _ _ - _ _ _ _

Expires: _ _ - _ _ CVV: _ _ _

Name on Card: _____

Signature: _____

Payment Information

Client Code: ROSS14
Invoice No: NLF0000576
Amount Due: \$2,530.00
Amount Paid: \$ _____



HerronAccountants

TAX INVOICE

ABN: 16 134 060 432

AJ Rosson SMSF
8 Bushcherry Court
BURPENGARY QLD 4505

Invoice Number NLF0000928
Invoice Date: 14 February 2023
Due Date: 28 February 2023
Total Due: \$385.00

To our Professional Fees and Charges in attending to the following:

Preparation and lodgement of your December 2022 quarter Business Activity Statement, including;

- Allocation of Contributions received for the October to December 2022 quarter;
- Data entry and reconciliation of your Bank of Queensland Superannuation Savings Account;
- Data entry and reconciliation of your Bank of Queensland Loan;
- Preparation and provision of draft financial statements to show performance of fund for the December 2022 quarter.

	350.00
Amount subject to GST	350.00
GST	35.00
TOTAL	\$385.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 28 February 2023

PAYMENT OPTIONS

Please Forward Cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _ _ _ _ - _ _ _ - _ _ _ - _ _ _ -

Expires: _ _ - _ _ CVV: _ _ _

Name on Card: _____

Signature: _____

Payment Information

Client Code: ROSS14
Invoice No: NLF0000928
Amount Due: \$385.00
Amount Paid: \$ _____



HerronAccountants

TAX INVOICE

ABN: 16 134 060 432

AJ Rosson SMSF
8 Bushcherry Court
BURPENGARY QLD 4505

Invoice Number NLF0001480

Invoice Date: 19 April 2023

Due Date: 03 May 2023

Total Due: \$385.00

To our Professional Fees and Charges in attending to the following:

Preparation and lodgement of your March 2023 quarter Business Activity Statement, including:

- Allocation of Contributions received for the January to March 2023 quarter;
- Data entry and reconciliation of your Bank of Queensland Superannuation Savings Account;
- Data entry and reconciliation of your Bank of Queensland Loan;
- Preparation and provision of draft financial statements of fund for the March 2023 quarter.

	350.00
Amount subject to GST	350.00
GST	35.00
TOTAL	\$385.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 03 May 2023

PAYMENT OPTIONS

Please Forward Cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _____ - _____ - _____ - _____

Expires: __ - __ - __ - __ CVV: ___ - ___ - ___

Name on Card: _____

Signature: _____

Payment Information

Client Code: ROSS14
Invoice No: NLF0001480
Amount Due: \$385.00
Amount Paid: \$ _____



HerronAccountants

TAX INVOICE

ABN: 16 134 060 432

AJ Rosson Pty Ltd
8 Bushcherry Court
BURPENGARY QLD 4505

Invoice Number NLF0002046

Invoice Date: 05 June 2023

Due Date: 19 June 2023

Total Due: \$220.00

To our Professional Fees and Charges in attending to the following:

Annual Registered Office Fee

- Review of details listed on the ASIC Annual Company Statement upon receipt;
- Preparation of Solvency Minute;
- Issuing of ASIC Annual Company Statement;
- Fulfilling requirements as the registered office for the year and attending to any correspondence received on your behalf

	200.00
Amount subject to GST	200.00
GST	20.00
TOTAL	\$220.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 19 June 2023

PAYMENT OPTIONS

Please Forward Cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _____

Expires: ____ - ____ CVV: ____

Name on Card: _____

Signature: _____

Payment Information

Client Code: ROSS17
Invoice No: NLF0002046
Amount Due: \$220.00
Amount Paid: \$ _____



HerronAccountants

TAX INVOICE

ABN: 16 134 060 432

AJ Rosson Investments Pty Ltd
8 Bushcherry Court
BURPENGARY QLD 4505

Invoice Number NLF0002048

Invoice Date: 05 June 2023

Due Date: 19 June 2023

Total Due: \$220.00

To our Professional Fees and Charges in attending to the following:

Annual Registered Office Fee

- Review of details listed on the ASIC Annual Company Statement upon receipt;
- Preparation of Solvency Minute;
- Issuing of ASIC Annual Company Statement;
- Fulfilling requirements as the registered office for the year and attending to any correspondence received on your behalf

	200.00
Amount subject to GST	200.00
GST	20.00
TOTAL	\$220.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 19 June 2023

PAYMENT OPTIONS

Please Forward Cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _ _ _ _ - _ _ _ - _ _ _ - _ _ _ _

Expires: _ _ - _ _ CVV: _ _ _

Name on Card: _____

Signature: _____

Payment Information

Client Code: ROSS16
Invoice No: NLF0002048
Amount Due: \$220.00
Amount Paid: \$ _____

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Advisor Fees (30900)					
Advisor Fees (30900)					
01/05/2023	Advisor fee- FSI Strategic Cash		65.09		65.09 DR
01/05/2023	FSI Australian Small companies (Auto reprocessed due to distribution entered / deleted on 22/06/2023)		174.94		240.03 DR
01/05/2023	FSI Global Credit income		218.44		458.47 DR
01/05/2023	(Auto reprocessed due to distribution entered / deleted on 30/06/2023)		177.93		636.40 DR
01/05/2023	Lazard Ws Select Aust Equity		130.16		766.56 DR
01/05/2023	Advisor fee FSI Strategic Cash		437.14		1,203.70 DR
01/05/2023	Barrow Hanley (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		312.59		1,516.29 DR
01/05/2023	T Rower Price (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		222.79		1,739.08 DR
01/05/2023	CFS Wsale Index Aust Bond		442.05		2,181.13 DR
01/05/2023	CFS Wsale Index Aust Share (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		304.06		2,485.19 DR
01/05/2023	CFS Wsale Index Global Share (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		312.04		2,797.23 DR
01/05/2023	CFS Wsale Index Property Sec (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		179.56		2,976.79 DR
01/05/2023	PM Capital Wsale Enhanced Yield		218.71		3,195.50 DR
01/05/2023	Realindex Aust Share Value (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		129.90		3,325.40 DR
01/05/2023	Macquarie Wsale Income Oppor (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		219.45		3,544.85 DR
01/05/2023	Baillie Gifford Ws Lt Gbl Gwth		215.75		3,760.60 DR
01/05/2023	Pimco Ws Global Bond		528.62		4,289.22 DR
01/05/2023	Bennelong Wsale Ex-20 Aus Equi (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		175.87		4,465.09 DR
01/06/2023	Adviser Fee- FSI Strategic Cash		164.04		4,629.13 DR
			4,629.13		4,629.13 DR

Total Debits: 4,629.13

Total Credits: 0.00

	Amount
Opening balance as at 19 April 2023	\$0.00
Your investments	
Applications	\$180,000.00
Distribution(s)	\$2,803.62
Fees	
Adviser service fee (includes reversals)	-\$4,629.13
Change in investment value	-\$711.05
The increase or decrease in the value of the investment over the report period.	
Closing balance as at 30 June 2023	\$177,463.44



Your account summary chart

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
ATO Supervisory Levy (30400)					
27/02/2023	BPAY PAYMENTS	TAX OFFICE IB2-46587663	518.00		518.00 DR
			518.00		518.00 DR

Total Debits: 518.00

Total Credits: 0.00

Extract 2022 SMSF ITR

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

\$518.00

Supervisory levy adjustment for new funds

N \$



AMOUNT DUE OR REFUNDABLE

A positive amount at \$ is what you owe, while a negative amount is refundable to you.

\$ \$

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

AJ Rosson SMSF
General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
18/01/2023	Herron Accountants fee- paid outside of SMSF		385.00		385.00 DR
			385.00		385.00 DR

Total Debits: 385.00

Total Credits: 0.00



TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 12 December 2022

Recipient: AJ Rosson Super Fund

Address: C/- 8 Bushcherry Court BURPENGARY QLD 4505

Description of Services

Statutory audit of the AJ Rosson Super Fund for the financial year ending 30 June 2022.

Fee: \$350.00

GST: \$35.00

Total: **\$385.00** ✓

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



AJ Rosson SMSF
General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF		290.00		290.00 DR
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF		59.00		349.00 DR
			349.00		349.00 DR

Total Debits: 349.00

Total Credits: 0.00



Inquires 1300 300 630

Issue date 30 May 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 33874987

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 659 776 164
FOR AJ ROSSON INVESTMENTS PTY LTD

REVIEW DATE: 30 May 23

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
UNIT 1 48 FLINDERS PARADE NORTH LAKES QLD 4509

2 Principal place of business
8 BUSHCHERRY COURT BURPENGARY QLD 4505

3 Officeholders

Name: ADRIANO ROSSON
Born: BRISBANE QLD
Date of birth: 20/06/1976
Address: 8 BUSHCHERRY COURT BURPENGARY QLD 4505
Office(s) held: DIRECTOR, APPOINTED 30/05/2022; SECRETARY, APPOINTED 30/05/2022

Name: JULIE LOUISE ROSSON
Born: BRISBANE QLD
Date of birth: 17/08/1977
Address: 8 BUSHCHERRY COURT BURPENGARY QLD 4505
Office(s) held: DIRECTOR, APPOINTED 30/05/2022

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD	2	\$2.00	\$0.00

5 Members

These details continue on the next page

AJ ROSSON INVESTMENTS PTY LTD ACN 659 776 164

Page 1 of 2

Company statement continued

Name: ADRIANO ROSSON

Address: 8 BUSHCHERRY COURT BURPENGARY QLD 4505

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: JULIE LOUISE ROSSON

Address: 8 BUSHCHERRY COURT BURPENGARY QLD 4505

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: HERRON ACCOUNTANTS

Registered agent number: 5461

Address: PO BOX 504 NORTH LAKES QLD 4509

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

AJ ROSSON INVESTMENTS PTY LTD
 HERRON ACCOUNTANTS
 PO BOX 504 NORTH LAKES QLD 4509

INVOICE STATEMENT

Issue date 30 May 23

AJ ROSSON INVESTMENTS PTY LTD

ACN 659 776 164

Account No. 22 659776164

Summary

Opening Balance	\$0.00
New items	\$290.00
Payments & credits	\$0.00
TOTAL DUE	\$290.00



- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 30 Jul 23	\$290.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**AJ ROSSON INVESTMENTS PTY LTD**

ACN 659 776 164

Account No: 22 659776164



22 659776164

TOTAL DUE	\$290.00
Immediately	\$0.00
By 30 Jul 23	\$290.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296597761644



*814 129 0002296597761644 18

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-05-30	Annual Review - Pty Co	4X3186321480B A	\$290.00
	Outstanding transactions		
2023-05-30	Annual Review - Pty Co	4X3186321480B A	\$290.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 5977 6164 418

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

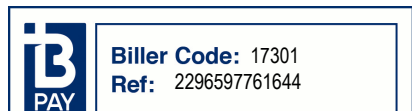
Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296597761644

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Inquires 1300 300 630

Issue date 30 May 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 06244332

Check this statement carefully

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ACN 659 774 599
FOR AJ ROSSON PTY LTD

REVIEW DATE: 30 May 23

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Company Statement

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3 Officeholders

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Date of birth: 20/06/1976
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Office(s) held: DIRECTOR, APPOINTED 30/05/2022; SECRETARY, APPOINTED 30/05/2022

Name: JULIE LOUISE ROSSON
Born: BRISBANE QLD
Date of birth: 17/08/1977
Address: 8 BUSHCHERRY COURT BURPENGARY QLD 4505
Office(s) held: DIRECTOR, APPOINTED 30/05/2022

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD	2	\$2.00	\$0.00

5 Members

These details continue on the next page

AJ ROSSON PTY LTD ACN 659 774 599

Page 1 of 2

Company statement continued

Name: ADRIANO ROSSON

Address: 8 BUSHCHERRY COURT BURPENGARY QLD 4505

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: JULIE LOUISE ROSSON

Address: 8 BUSHCHERRY COURT BURPENGARY QLD 4505

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

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Registered agent name: HERRON ACCOUNTANTS

Registered agent number: 5461

Address: PO BOX 504 NORTH LAKES QLD 4509

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

AJ ROSSON PTY LTD
 HERRON ACCOUNTANTS
 PO BOX 504 NORTH LAKES QLD 4509

INVOICE STATEMENT

Issue date 30 May 23

AJ ROSSON PTY LTD

ACN 659 774 599

Account No. 22 659774599

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00 ✓

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 30 Jul 23	\$59.00

If you have already paid please ignore this invoice statement.

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 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
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**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**AJ ROSSON PTY LTD**

ACN 659 774 599

Account No: 22 659774599

**22 659774599**

TOTAL DUE	\$59.00
Immediately	\$0.00
By 30 Jul 23	\$59.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296597745993



*814 129 0002296597745993 23

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-05-30	Annual Review - Special Purpose Pty Co	4X3186271480P A	\$59.00
	Outstanding transactions		
2023-05-30	Annual Review - Special Purpose Pty Co	4X3186271480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 5977 4599 323

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

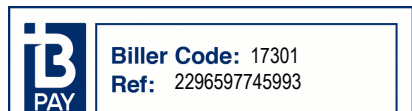
Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296597745993

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Bank of Queensland VICTORIA POINT
CNR REDLAND BAY & BUNKER RDS
VICTORIA POINT QLD 4165
Tel : 07 3383 6700
Fax : 07 3383 6799
www.boq.com.au

Loan Account Interest Advice

For Financial Year 2022/2023

Date: 24 July 2023

Account Number: 23328495

Account Name: AJ ROSSON PTY LTD as trustee for AJ ROSSON SMSF

Interest Totals for period 01 July 2022 to 30 June 2023

Interest Charged:

\$27,787.06



NOTE: THIS IS NOT A STATEMENT OF ACCOUNT, YOUR FORMAL STATEMENT WILL BE MAILED WHEN DUE OR CAN BE ORDERED IF REQUIRED.

Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	110,994.60
Less	
Non Taxable Transfer In	84,098.28
Increase in MV of investments	5,749.03
Realised Accounting Capital Gains	12.87
Accounting Trust Distributions	2,803.62
	<hr/> 92,663.80
Add	
Franking Credits	125.48
Foreign Credits	95.36
Net Capital Gains	957.00
Taxable Trust Distributions	835.57
Distributed Foreign income	495.76
	<hr/> 2,509.17
SMSF Annual Return Rounding	(2.97)
	<hr/> 20,837.00
Taxable Income or Loss	<hr/> 20,837.00
Income Tax on Taxable Income or Loss	3,125.55
Less	
Franking Credits	125.48
Foreign Credits	95.36
	<hr/> 2,904.71
CURRENT TAX OR REFUND	<hr/> 2,904.71
Supervisory Levy	259.00
Income Tax Instalments Raised	(3,074.00)
	<hr/> 89.71
AMOUNT DUE OR REFUNDABLE	<hr/> 89.71

AJ Rosson SMSF

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				956.96
Sub-Total				956.96
Ignore Cents				0.96
Total				956.00
B - Income - Gross rent and other leasing and hiring income				
	30/06/2023	28000/DICKSON RD	9 6-12 Dickson Road, Morayfield	29,700.00
	30/06/2023	28000/DICKSON RD	9 6-12 Dickson Road, Morayfield	3,544.93
Sub-Total				33,244.93
Ignore Cents				0.93
Total				33,244.00
C - Income - Gross interest				
	31/07/2022	25000/BQL23309147	Bank of Queensland 23309147	206.23
	05/08/2022	25000/BQL23309147	Bank of Queensland 23309147	0.04
	31/08/2022	25000/BQL23309147	Bank of Queensland 23309147	110.67
	30/09/2022	25000/BQL23309147	Bank of Queensland 23309147	123.27
	31/10/2022	25000/BQL23309147	Bank of Queensland 23309147	98.41
	30/11/2022	25000/BQL23309147	Bank of Queensland 23309147	82.94
	31/12/2022	25000/BQL23309147	Bank of Queensland 23309147	150.22
	31/01/2023	25000/BQL23309147	Bank of Queensland 23309147	175.07
	28/02/2023	25000/BQL23309147	Bank of Queensland 23309147	156.12
	31/03/2023	25000/BQL23309147	Bank of Queensland 23309147	195.00
	30/04/2023	25000/BQL23309147	Bank of Queensland 23309147	130.45
	31/05/2023	25000/BQL23309147	Bank of Queensland 23309147	7.28
Sub-Total				1,435.70
Ignore Cents				0.70
Total				1,435.00
D1 - Income - Gross foreign income				
	22/06/2023	23800/CMI0111AU	First Sentier WS AuSmlComp	20.38
	30/06/2023	23800/FSF0084AU	First Sentier WS Glob Credit Inc	70.65
	30/06/2023	23800/FSF0454AU	CFS FC WS First Sentier Glb Prop S	119.64
	30/06/2023	23800/FSF0079AU	CFS FC WS Lazard Aus Sel Equity	1.74
	30/06/2023	23800/FSF0479AU	CFS FC WS Bar H WS Glb Share	108.01
	30/06/2023	23800/FSF0481AU	FC WS Inv TRP WS Gbl Equity	3.78
	30/06/2023	23800/FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	2.14
	30/06/2023	23800/FSF0654AU1	CFS FC WS CFS WS Indx Gbl Sh	215.44
	30/06/2023	23800/FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec	10.12
	30/06/2023	23800/FSF0677AU	CFS FC WS CFS PM Cap Enh Yield	36.89
	30/06/2023	23800/FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	0.52
	30/06/2023	23800/FSF1697AU	CFS FC WS Inv BenneIng Ex-20 Aus Eq	1.81

AJ Rosson SMSF

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
D1 - Income - Gross foreign income				
Sub-Total				591.12
Ignore Cents				0.12
Total				591.00
D - Income - Net foreign income				
	22/06/2023	23800/CMI0111AU	First Sentier WS AuSmlComp	20.38
	30/06/2023	23800/FSF0084AU	First Sentier WS Glob Credit Inc	70.65
	30/06/2023	23800/FSF0454AU	CFS FC WS First Sentier Glb Prop S	119.64
	30/06/2023	23800/FSF0079AU	CFS FC WS Lazard Aus Sel Equity	1.74
	30/06/2023	23800/FSF0479AU	CFS FC WS Bar H WS Glb Share	108.01
	30/06/2023	23800/FSF0481AU	FC WS Inv TRP WS Gbl Equity	3.78
	30/06/2023	23800/FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	2.14
	30/06/2023	23800/FSF0654AU1	CFS FC WS CFS WS Indx Gbl Sh	215.44
	30/06/2023	23800/FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec	10.12
	30/06/2023	23800/FSF0677AU	CFS FC WS CFS PM Cap Enh Yield	36.89
	30/06/2023	23800/FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	0.52
	30/06/2023	23800/FSF1697AU	CFS FC WS Inv Bennelng Ex-20 Aus Eq	1.81
Sub-Total				591.12
Ignore Cents				0.12
Total				591.00
M - Gross trust distributions				
	22/06/2023	23800/CMI0111AU	First Sentier WS AuSmlComp	81.81
	30/06/2023	23800/FSF0084AU	First Sentier WS Glob Credit Inc	72.38
	30/06/2023	23800/FSF0454AU	CFS FC WS First Sentier Glb Prop S	5.65
	30/06/2023	23800/FSF0079AU	CFS FC WS Lazard Aus Sel Equity	89.39
	30/06/2023	23800/FSF0075AU	First Sentier WS Strategic Cash	193.70
	30/06/2023	23800/FSF0479AU	CFS FC WS Bar H WS Glb Share	4.22
	30/06/2023	23800/FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	174.21
	30/06/2023	23800/FSF0654AU1	CFS FC WS CFS WS Indx Gbl Sh	1.75
	30/06/2023	23800/FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec	129.26
	30/06/2023	23800/FSF0677AU	CFS FC WS CFS PM Cap Enh Yield	159.75
	30/06/2023	23800/FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	33.37
	30/06/2023	23800/FSF1697AU	CFS FC WS Inv Bennelng Ex-20 Aus Eq	13.68
	30/06/2023	23800/FSF0653AU	CFS FC WS CFS WS Indx Aust Bond	1.88
Sub-Total				961.05
Ignore Cents				0.05
Total				961.00
R1 - Assessable employer contributions				
	21/07/2022	24200/ROSJUL00001A	(Contributions) Rosson, Julie - Accumulation (Accumulation)	2,250.04
	18/10/2022	24200/ROSJUL00001A	(Contributions) Rosson, Julie - Accumulation (Accumulation)	6,442.49
	20/01/2023	24200/ROSJUL00001A	(Contributions) Rosson, Julie - Accumulation (Accumulation)	6,782.49

AJ Rosson SMSF

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	12/04/2023	24200/ROSJUL00001A	(Contributions) Rosson, Julie - Accumulation (Accumulation)	6,782.49
Sub-Total				22,257.51
Ignore Cents				0.51
Total				22,257.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
Assessable employer contributions				22,257.51
Sub-Total				22,257.51
Ignore Cents				0.51
Total				22,257.00
W - GROSS INCOME (Sum of labels A to U)				
				59,444.00
Sub-Total				59,444.00
Ignore Cents				0.00
Total				59,444.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				59,444.00
Sub-Total				59,444.00
Ignore Cents				0.00
Total				59,444.00
A1 - Expenses - Interest expenses within Australia				
	28/08/2022	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,595.11
	28/09/2022	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,590.46
	28/10/2022	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,502.44
	28/11/2022	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,580.79
	28/12/2022	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,493.20
	28/01/2023	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,571.16
	27/02/2023	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,483.73
	28/03/2023	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,396.75
	28/04/2023	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,556.81
	28/05/2023	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,469.67
	28/06/2023	42010/DICKSON RD	9 6-12 Dickson Road, Morayfield	2,546.94
Sub-Total				27,787.06
Ignore Cents				0.06
Total				27,787.00
H1 - Expenses - SMSF auditor fee				
	18/01/2023	30700	Auditor's Remuneration	385.00
Sub-Total				385.00
Ignore Cents				0.00
Total				385.00
I1 - Expenses - Investment expenses				

AJ Rosson SMSF

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	30/06/2023	32800	Borrowing Expenses	1,198.12
Sub-Total				1,198.12
Ignore Cents				0.12
Total				1,198.00
J1 - Expenses - Management and administration expenses				
	08/12/2022	30100	Accountancy Fees	385.00
	18/01/2023	30100	Accountancy Fees	2,145.00
	14/02/2023	30100	Accountancy Fees	385.00
	04/05/2023	30100	Accountancy Fees	385.00
	21/06/2023	30100	Accountancy Fees	220.00
	21/06/2023	30100	Accountancy Fees	220.00
	21/06/2023	30800	ASIC Fees	290.00
	21/06/2023	30800	ASIC Fees	59.00
	01/05/2023	30900	Advisor Fees	65.09
	01/05/2023	30900	Advisor Fees	174.94
	01/05/2023	30900	Advisor Fees	218.44
	01/05/2023	30900	Advisor Fees	177.93
	01/05/2023	30900	Advisor Fees	130.16
	01/05/2023	30900	Advisor Fees	437.14
	01/05/2023	30900	Advisor Fees	312.59
	01/05/2023	30900	Advisor Fees	222.79
	01/05/2023	30900	Advisor Fees	442.05
	01/05/2023	30900	Advisor Fees	304.06
	01/05/2023	30900	Advisor Fees	312.04
	01/05/2023	30900	Advisor Fees	179.56
	01/05/2023	30900	Advisor Fees	218.71
	01/05/2023	30900	Advisor Fees	129.90
	01/05/2023	30900	Advisor Fees	219.45
	01/05/2023	30900	Advisor Fees	215.75
	01/05/2023	30900	Advisor Fees	528.62
	01/05/2023	30900	Advisor Fees	175.87
	01/06/2023	30900	Advisor Fees	164.04
	31/12/2022	31500	Bank Charges	0.38
	31/05/2023	31500	Bank Charges	0.65
	27/02/2023	30400	ATO Supervisory Levy	518.00
Sub-Total				9,237.16
Ignore Cents				0.16
Total				9,237.00
L2 - Expenses - Other amounts (Non-deductible)				
	27/02/2023	85000	Income Tax Payable/Refundable	6,028.95

AJ Rosson SMSF

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
L2 - Expenses - Other amounts (Non-deductible)				
Sub-Total				6,028.95
Ignore Cents				0.95
Total				6,028.00
N - TOTAL DEDUCTIONS				
				38,607.00
Sub-Total				38,607.00
Ignore Cents				0.00
Total				38,607.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				6,028.00
Sub-Total				6,028.00
Ignore Cents				0.00
Total				6,028.00
O - TAXABLE INCOME OR LOSS				
				20,837.00
Sub-Total				20,837.00
Ignore Cents				0.00
Total				20,837.00
Z - TOTAL SMSF EXPENSES				
				44,635.00
Sub-Total				44,635.00
Ignore Cents				0.00
Total				44,635.00
A - Taxable income				
				20,837.00
Sub-Total				20,837.00
Ignore Cents				0.00
Total				20,837.00
T1 - Tax on taxable income				
				3,125.55
Sub-Total				3,125.55
Ignore Cents				0.00
Total				3,125.55
B - Gross Tax				
				3,125.55
Sub-Total				3,125.55
Ignore Cents				0.00
Total				3,125.55
C1 - Foreign income tax offset				

AJ Rosson SMSF

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
C1 - Foreign income tax offset				
	22/06/2023	23800/CMI0111AU	First Sentier WS AuSmlComp	4.50
	30/06/2023	23800/FSF0084AU	First Sentier WS Glob Credit Inc	0.60
	30/06/2023	23800/FSF0454AU	CFS FC WS First Sentier Glb Prop S	20.79
	30/06/2023	23800/FSF0079AU	CFS FC WS Lazard Aus Sel Equity	0.31
	30/06/2023	23800/FSF0479AU	CFS FC WS Bar H WS Glb Share	32.09
	30/06/2023	23800/FSF0481AU	FC WS Inv TRP WS Gbl Equity	3.78
	30/06/2023	23800/FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	0.27
	30/06/2023	23800/FSF0654AU1	CFS FC WS CFS WS Indx Gbl Sh	31.49
	30/06/2023	23800/FSF0677AU	CFS FC WS CFS PM Cap Enh Yield	0.69
	30/06/2023	23800/FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	0.09
	30/06/2023	23800/FSF1697AU	CFS FC WS Inv Bennelng Ex-20 Aus Eq	0.75
Sub-Total				95.36
Ignore Cents				0.00
Total				95.36
C - Non-refundable non-carry forward tax offsets				
				95.36
Sub-Total				95.36
Ignore Cents				0.00
Total				95.36
T2 - SUBTOTAL				
				3,030.19
Sub-Total				3,030.19
Ignore Cents				0.00
Total				3,030.19
T3 - SUBTOTAL 2				
				3,030.19
Sub-Total				3,030.19
Ignore Cents				0.00
Total				3,030.19
E1 - Complying fund's franking credits tax offset				
	22/06/2023	23800/CMI0111AU	First Sentier WS AuSmlComp	25.08
	30/06/2023	23800/FSF0079AU	CFS FC WS Lazard Aus Sel Equity	27.04
	30/06/2023	23800/FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	50.01
	30/06/2023	23800/FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec	6.97
	30/06/2023	23800/FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	10.07
	30/06/2023	23800/FSF1697AU	CFS FC WS Inv Bennelng Ex-20 Aus Eq	6.31
Sub-Total				125.48
Ignore Cents				0.00
Total				125.48
E - Refundable tax offsets				

AJ Rosson SMSF

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
E - Refundable tax offsets				
				125.48
Sub-Total				125.48
Ignore Cents				0.00
Total				125.48
T5 - TAX PAYABLE				
				2,904.71
Sub-Total				2,904.71
Ignore Cents				0.00
Total				2,904.71
K - PAYG instalments raised				
	22/06/2023	85000	Income Tax Payable/Refundable	1,537.00
	30/06/2023	85000	Income Tax Payable/Refundable	1,537.00
Sub-Total				3,074.00
Ignore Cents				0.00
Total				3,074.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				89.71
Sub-Total				89.71
Ignore Cents				0.00
Total				89.71





Australian Government
Australian Taxation Office

PAYG Instalments report 2023

Tax Agent 79549002

Last Updated 23/09/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
609279279	THE TRUSTEE FOR AJ ROSSON SMSF	Not Applicable	Not Applicable	1,537.00	1,537.00	3,074.00
Total No of Clients: 1						

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>First Sentier WS AuSmlComp (CMI0111AU)</u>					
22/06/2023	Distn- FSI Australian small comanies			211.60	211.60 CR
				211.60	211.60 CR
<u>First Sentier WS Strategic Cash (FSF0075AU)</u>					
27/04/2023	FSI Strategic Cash			58.71	58.71 CR
25/05/2023	FSI Strategic Cash			69.41	128.12 CR
30/06/2023	FSI Strategic Cash			65.58	193.70 CR
				193.70	193.70 CR
<u>CFS FC WS Lazard Aus Sel Equity (FSF0079AU)</u>					
30/06/2023	Lazard Ws Select Aust Equity			63.78	63.78 CR
				63.78	63.78 CR
<u>First Sentier WS Glob Credit Inc (FSF0084AU)</u>					
27/04/2023	FSI Global Credit Income			10.11	10.11 CR
25/05/2023	Distn- FSI global credit income			0.99	11.10 CR
30/06/2023	Distn- FSI Global Credit income			131.33	142.43 CR
				142.43	142.43 CR
<u>CFS FC WS First Sentier Glb Prop S (FSF0454AU)</u>					
30/06/2023	FSI Global Property Securities			106.22	106.22 CR
				106.22	106.22 CR
<u>CFS FC WS Bar H WS Glb Share (FSF0479AU)</u>					
30/06/2023	Barrow Hanley Ws Global Share			565.78	565.78 CR
				565.78	565.78 CR
<u>FC WS Inv TRP WS Gbl Equity (FSF0481AU)</u>					
30/06/2023	T. Rowe Price Ws Global Equity			0.61	0.61 CR
				0.61	0.61 CR
<u>CFS FC WS CFS WS Indx Aust Sh (FSF0652AU1)</u>					
30/06/2023	CFS Wsale Index Aust Share			176.81	176.81 CR
				176.81	176.81 CR
<u>CFS FC WS CFS WS Indx Aust Bond (FSF0653AU)</u>					
30/06/2023	CFS Wsale Index Aust Bond			1.88	1.88 CR
				1.88	1.88 CR
<u>CFS FC WS CFS WS Indx Gbl Sh (FSF0654AU1)</u>					
30/06/2023	CFS Wsale Index Global Share			528.60	528.60 CR
				528.60	528.60 CR
<u>CFS FC WS CFS WS Indx Prop Sec (FSF0655AU1)</u>					
30/06/2023	CFS Wsale Index Property Sec			580.69	580.69 CR
				580.69	580.69 CR
<u>CFS FC WS CFS PM Cap Enh Yield (FSF0677AU)</u>					
30/06/2023	PM Capital Wsale Enhanced Yiel			195.95	195.95 CR
				195.95	195.95 CR
<u>CFS FC WS R'Index WS Aust Sh Val (FSF1015AU1)</u>					
30/06/2023	Realindex Aust Share Value(23.94	23.94 CR
				23.94	23.94 CR

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>CFS FC WS Macq WS Income Opport (FSF1019AU)</u>					
27/04/2023				0.84	0.84 CR
25/05/2023				0.82	1.66 CR
30/06/2023	Macquarie Wsale Income Oppor			0.82	2.48 CR
				2.48	2.48 CR
<u>CFS FC WS Inv Bennelng Ex-20 Aus Eq (FSF1697AU)</u>					
30/06/2023	Bennelong Wsale Ex-20 Aus Equi			9.15	9.15 CR
				9.15	9.15 CR
Contributions (24200)					
<u>(Contributions) Rosson, Julie - Accumulation (ROSJUL00001A)</u>					
21/07/2022	Direct Credit SuperChoice P/L PC150722-162172404			2,250.04	2,250.04 CR
18/10/2022	Direct Credit SuperChoice P/ L PC121022-155652365			6,442.49	8,692.53 CR
20/01/2023	Direct Credit SuperChoice P/ L PC160123-196436750			6,782.49	15,475.02 CR
12/04/2023	Direct Credit SuperChoice P/ L PC040423-158536788			6,782.49	22,257.51 CR
				22,257.51	22,257.51 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
01/05/2023	Advisor fee- FSI Strategic Cash (FSF0075AU)		0.12		0.12 DR
01/05/2023	FSI Australian Small companies (Auto reprocessed due to distribution entered / deleted on 22/06/2023) (CMI0111AU)			0.18	0.06 CR
01/05/2023	FSI Global Credit income (FSF0084AU)		0.81		0.75 DR
01/05/2023	(Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF0454AU)			1.85	1.10 CR
01/05/2023	Lazard Ws Select Aust Equity (FSF0079AU)		0.21		0.89 CR
01/05/2023	Advisor fee FSI Strategic Cash (FSF0075AU)		0.82		0.07 CR
01/05/2023	Barrow Hanley (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF0479AU)			3.98	4.05 CR
01/05/2023	T Rower Price (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF0481AU)			2.37	6.42 CR
01/05/2023	CFS Wsale Index Aust Bond (FSF0653AU)			3.61	10.03 CR
01/05/2023	CFS Wsale Index Aust Share (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF0652AU)		1.67		8.36 CR
01/05/2023	CFS Wsale Index Global Share (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF0654AU)			3.19	11.55 CR
01/05/2023	CFS Wsale Index Property Sec (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF0655AU)			5.38	16.93 CR
01/05/2023	PM Capital Wsale Enhanced Yiel (FSF0677AU)		0.28		16.65 CR
01/05/2023	Realindex Aust Share Value (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF1015AU)		1.06		15.59 CR
01/05/2023	Macquarie Wsale Income Oppor (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF1019AU)			0.12	15.71 CR
01/05/2023	Baillie Gifford Ws Lt Gbl Gwth (FSF1201AU)		5.20		10.51 CR
01/05/2023	Pimco Ws Global Bond (ETL0018AU)			1.53	12.04 CR

AJ Rosson SMSF

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/05/2023	Bennelong Wsale Ex-20 Aus Equi (Auto reprocessed due to distribution entered / deleted on 30/06/2023) (FSF1697AU)			1.27	13.31 CR
01/06/2023	Adviser Fee- FSI Strategic Cash (FSF0075AU)		0.44		12.87 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.588900 (Exit) - 3,379.814600 Units on hand (FSF0079AU)			36.78	49.65 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.484200 (Exit) - 6,555.445800 Units on hand (FSF1201AU)			950.54	1,000.19 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.494700 (Exit) - 4,581.735300 Units on hand (FSF1697AU)		186.23		813.96 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.874800 (Exit) - 22,717.673800 Units on hand (ETL0018AU)		1,199.49		385.53 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.552600 (Exit) - 6,103.260000 Units on hand (FSF0481AU)			695.73	310.20 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.650900 (Exit) - 11,825.583300 Units on hand (FSF0655AU)			90.76	400.96 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.958900 (Exit) - 13,929.173800 Units on hand (FSF0479AU)			499.51	900.47 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.063200 (Exit) - 8,170.384500 Units on hand (FSF1019AU)		96.40		804.07 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.896200 (Exit) - 10,022.606200 Units on hand (FSF0084AU)			59.08	863.15 CR
30/06/2023	Revaluation - 30/06/2023 @ \$715,000.000000 (Net Asset Value) - 1.000000 Units on hand (DICKSON RD)			5,048.99	5,912.14 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.733300 (Exit) - 4,006.155800 Units on hand (CMI0111AU)		292.97		5,619.17 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.812500 (Exit) - 7,476.133500 Units on hand (FSF0654AU)			730.74	6,349.91 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.060200 (Exit) - 4,909.110200 Units on hand (FSF1015AU)		88.34		6,261.57 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.012400 (Exit) - 17,323.931200 Units on hand (FSF0075AU)			12.70	6,274.27 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.188600 (Exit) - 10,312.282900 Units on hand (FSF0652AU)		213.90		6,060.37 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.011700 (Exit) - 8,945.634200 Units on hand (FSF0677AU)			73.34	6,133.71 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.395000 (Exit) - 5,135.503900 Units on hand (FSF0454AU)			33.89	6,167.60 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.913400 (Exit) - 18,784.474200 Units on hand (FSF0653AU)		405.70		5,761.90 CR
			2,493.64	8,255.54	5,761.90 CR

Interest Received (25000)

Bank of Queensland 23309147 (BQL23309147)

31/07/2022	INTEREST			206.23	206.23 CR
05/08/2022	DEPOSIT	equity reversal		0.04	206.27 CR
31/08/2022	INTEREST PAYMENT SYSTEM GENERATED *			110.67	316.94 CR
30/09/2022	INTEREST PAYMENT SYSTEM GENERATED *			123.27	440.21 CR

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/10/2022	INTEREST PAYMENT SYSTEM GENERATED *			98.41	538.62 CR
30/11/2022	INTEREST PAYMENT SYSTEM GENERATED *			82.94	621.56 CR
31/12/2022	INTEREST PAYMENT SYSTEM GENERATED *			150.22	771.78 CR
31/01/2023	INTEREST PAYMENT SYSTEM GENERATED *			175.07	946.85 CR
28/02/2023	INTEREST PAYMENT SYSTEM GENERATED *			156.12	1,102.97 CR
31/03/2023	INTEREST PAYMENT SYSTEM GENERATED *			195.00	1,297.97 CR
30/04/2023	INTEREST PAYMENT SYSTEM GENERATED *			130.45	1,428.42 CR
31/05/2023	INTEREST PAYMENT SYSTEM GENERATED *			7.28	1,435.70 CR
				1,435.70	1,435.70 CR
Rental Income (28000)					
<u>9 6-12 Dickson Road, Morayfield (DICKSON RD)</u>					
30/06/2023	Recognise 9 months income a \$3,300 per month rent			29,700.00	29,700.00 CR
30/06/2023	Recognise 1x month June 2023 Rent at CPI increased amount			3,544.93	33,244.93 CR
				33,244.93	33,244.93 CR
Transfers In (28500)					
<u>(Transfers In) Rosson, Julie - Accumulation (ROSJUL00001A)</u>					
01/07/2022	Direct Credit AUSTRALIAN RET IR PRN_CVD1YWEK27D6DV [SuperStream roll in at 01/07/2022 - PRN:PRN_CVD1YWEK27D6DV]			77,864.43	77,864.43 CR
30/06/2023	Direct Credit AUSTRALIAN RET IR PRN_LUPE3PW5HKHKL5 [SuperStream roll in at 30/06/2023 - PRN:PRN_LUPE3PW5HKHKL5]			6,233.85	84,098.28 CR
				84,098.28	84,098.28 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
08/12/2022	Herron Accountants fee- paid outside of SMSF		385.00		385.00 DR
18/01/2023	Herron Accountants fee- paid outside of SMSF		2,145.00		2,530.00 DR
14/02/2023	Herron Accountants fee- paid outside of SMSF		385.00		2,915.00 DR
04/05/2023	PAY ANYONE TO Herron Accountants 124185 021374214		385.00		3,300.00 DR
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF		220.00		3,520.00 DR
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF		220.00		3,740.00 DR
			3,740.00		3,740.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
27/02/2023	BPAY TAX OFFICE PAYMENTS IB2-46587663		518.00		518.00 DR
			518.00		518.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
18/01/2023	Herron Accountants fee- paid outside of SMSF		385.00		385.00 DR

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
			385.00		385.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF		290.00		290.00 DR
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF		59.00		349.00 DR
			349.00		349.00 DR
Advisor Fees (30900)					
<u>Advisor Fees (30900)</u>					
01/05/2023	Advisor fee- FSI Strategic Cash		65.09		65.09 DR
01/05/2023	FSI Australian Small companies (Auto reprocessed due to distribution entered / deleted on 22/06/2023)		174.94		240.03 DR
01/05/2023	FSI Global Credit income		218.44		458.47 DR
01/05/2023	(Auto reprocessed due to distribution entered / deleted on 30/06/2023)		177.93		636.40 DR
01/05/2023	Lazard Ws Select Aust Equity		130.16		766.56 DR
01/05/2023	Advisor fee FSI Strategic Cash		437.14		1,203.70 DR
01/05/2023	Barrow Hanley (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		312.59		1,516.29 DR
01/05/2023	T Rower Price (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		222.79		1,739.08 DR
01/05/2023	CFS Wsale Index Aust Bond		442.05		2,181.13 DR
01/05/2023	CFS Wsale Index Aust Share (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		304.06		2,485.19 DR
01/05/2023	CFS Wsale Index Global Share (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		312.04		2,797.23 DR
01/05/2023	CFS Wsale Index Property Sec (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		179.56		2,976.79 DR
01/05/2023	PM Capital Wsale Enhanced Yiel		218.71		3,195.50 DR
01/05/2023	Realindex Aust Share Value (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		129.90		3,325.40 DR
01/05/2023	Macquarie Wsale Income Oppor (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		219.45		3,544.85 DR
01/05/2023	Baillie Gifford Ws Lt Gbl Gwth		215.75		3,760.60 DR
01/05/2023	Pimco Ws Global Bond		528.62		4,289.22 DR
01/05/2023	Bennelong Wsale Ex-20 Aus Equi (Auto reprocessed due to distribution entered / deleted on 30/06/2023)		175.87		4,465.09 DR
01/06/2023	Adviser Fee- FSI Strategic Cash		164.04		4,629.13 DR
			4,629.13		4,629.13 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
31/12/2022	Clear rounding		0.38		0.38 DR
31/05/2023	INTERNET PAY ANYONE FEE		0.65		1.03 DR
			1.03		1.03 DR
Borrowing Expenses (32800)					
<u>Borrowing Expenses (32800)</u>					

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	Write off Borrowing Costs		1,198.12		1,198.12 DR
			1,198.12		1,198.12 DR
Property Expenses - Interest on Loans (42010)					
<u>9 6-12 Dickson Road, Morayfield (DICKSON RD)</u>					
28/08/2022	Capitalisation Bch-38133056 Effective Date: 29/08/2022		2,595.11		2,595.11 DR
28/09/2022	Capitalisation Bch-43433504 Effective Date: 29/09/2022		2,590.46		5,185.57 DR
28/10/2022	Capitalisation Bch-47144296		2,502.44		7,688.01 DR
28/11/2022	Capitalisation Bch-50723104		2,580.79		10,268.80 DR
28/12/2022	Capitalisation Bch-22763996		2,493.20		12,762.00 DR
28/01/2023	Interest Effective Date 29-Jan		2,571.16		15,333.16 DR
27/02/2023	Interest Effective Date 28-Feb		2,483.73		17,816.89 DR
28/03/2023	Interest Effective Date 29-Mar		2,396.75		20,213.64 DR
28/04/2023	Interest Effective Date 29-Apr		2,556.81		22,770.45 DR
28/05/2023	Interest		2,469.67		25,240.12 DR
28/06/2023	Interest		2,546.94		27,787.06 DR
			27,787.06		27,787.06 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023			125.48	125.48 CR
30/06/2023	Create Entries - Foreign Credits Adjustment - 30/06/2023			95.36	220.84 CR
30/06/2023	Create Entries - PDIT Entry - 30/06/2023		583.43		362.59 DR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023		3,125.55		3,488.14 DR
			3,708.98	220.84	3,488.14 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2022	System Member Journals		77,864.43		77,864.43 DR
21/07/2022	System Member Journals		1,912.53		79,776.96 DR
18/10/2022	System Member Journals		5,476.12		85,253.08 DR
30/11/2022	Profit/Loss Allocation - 30/11/2022		70.19		85,323.27 DR
30/11/2022	Profit/Loss Allocation - 30/11/2022		28.22		85,351.49 DR
20/01/2023	System Member Journals		5,765.12		91,116.61 DR
31/03/2023	Profit/Loss Allocation - 31/03/2023			364.98	90,751.63 DR
31/03/2023	Profit/Loss Allocation - 31/03/2023			153.02	90,598.61 DR
12/04/2023	System Member Journals		5,765.12		96,363.73 DR
30/06/2023	System Member Journals		6,233.85		102,597.58 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		3,736.88		106,334.46 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		1,542.36		107,876.82 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			262.33	107,614.49 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			108.03	107,506.46 DR
			108,394.82	888.36	107,506.46 DR
Opening Balance (50010)					
<u>(Opening Balance) Rosson, Adriano - Accumulation (ROSADR00001A)</u>					

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	Close Period Journal			260,401.69	260,401.69 CR
				260,401.69	260,401.69 CR
	<u>(Opening Balance) Rosson, Julie - Accumulation (ROSJUL00001A)</u>				
01/07/2022	Close Period Journal			19,911.98	19,911.98 CR
				19,911.98	19,911.98 CR
	Contributions (52420)				
	<u>(Contributions) Rosson, Adriano - Accumulation (ROSADR00001A)</u>				
01/07/2022	Opening Balance				15,000.00 CR
01/07/2022	Close Period Journal		15,000.00		0.00 DR
			15,000.00		0.00 DR
	<u>(Contributions) Rosson, Julie - Accumulation (ROSJUL00001A)</u>				
01/07/2022	Opening Balance				25,650.00 CR
01/07/2022	Close Period Journal		25,650.00		0.00 DR
21/07/2022	System Member Journals			2,250.04	2,250.04 CR
18/10/2022	System Member Journals			6,442.49	8,692.53 CR
20/01/2023	System Member Journals			6,782.49	15,475.02 CR
12/04/2023	System Member Journals			6,782.49	22,257.51 CR
			25,650.00	22,257.51	22,257.51 CR
	Transfers In (52850)				
	<u>(Transfers In) Rosson, Adriano - Accumulation (ROSADR00001A)</u>				
01/07/2022	Opening Balance				250,000.00 CR
01/07/2022	Close Period Journal		250,000.00		0.00 DR
			250,000.00		0.00 DR
	<u>(Transfers In) Rosson, Julie - Accumulation (ROSJUL00001A)</u>				
01/07/2022	System Member Journals			77,864.43	77,864.43 CR
30/06/2023	System Member Journals			6,233.85	84,098.28 CR
				84,098.28	84,098.28 CR
	Share of Profit/(Loss) (53100)				
	<u>(Share of Profit/(Loss)) Rosson, Adriano - Accumulation (ROSADR00001A)</u>				
01/07/2022	Opening Balance				2,386.29 DR
01/07/2022	Close Period Journal			2,386.29	0.00 DR
30/11/2022	Profit/Loss Allocation - 30/11/2022			70.19	70.19 CR
31/03/2023	Profit/Loss Allocation - 31/03/2023		364.98		294.79 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			3,736.88	3,442.09 CR
			364.98	6,193.36	3,442.09 CR
	<u>(Share of Profit/(Loss)) Rosson, Julie - Accumulation (ROSJUL00001A)</u>				
01/07/2022	Opening Balance				1,921.09 DR
01/07/2022	Close Period Journal			1,921.09	0.00 DR
30/11/2022	Profit/Loss Allocation - 30/11/2022			28.22	28.22 CR
31/03/2023	Profit/Loss Allocation - 31/03/2023		153.02		124.80 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			1,542.36	1,417.56 CR
			153.02	3,491.67	1,417.56 CR
	Income Tax (53330)				
	<u>(Income Tax) Rosson, Adriano - Accumulation (ROSADR00001A)</u>				

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	Opening Balance				37.98 CR
01/07/2022	Close Period Journal		37.98		0.00 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		262.33		262.33 DR
			300.31		262.33 DR
<u>(Income Tax) Rosson, Julie - Accumulation (ROSJUL00001A)</u>					
01/07/2022	Opening Balance				30.57 CR
01/07/2022	System Member Journals				30.57 CR
01/07/2022	Close Period Journal		30.57		0.00 DR
30/06/2023	System Member Journals				0.00 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		108.03		108.03 DR
			138.60		108.03 DR
Contributions Tax (53800)					
<u>(Contributions Tax) Rosson, Adriano - Accumulation (ROSADR00001A)</u>					
01/07/2022	Opening Balance				2,250.00 DR
01/07/2022	Close Period Journal			2,250.00	0.00 DR
				2,250.00	0.00 DR
<u>(Contributions Tax) Rosson, Julie - Accumulation (ROSJUL00001A)</u>					
01/07/2022	Opening Balance				3,847.50 DR
01/07/2022	Close Period Journal			3,847.50	0.00 DR
21/07/2022	System Member Journals		337.51		337.51 DR
18/10/2022	System Member Journals		966.37		1,303.88 DR
20/01/2023	System Member Journals		1,017.37		2,321.25 DR
12/04/2023	System Member Journals		1,017.37		3,338.62 DR
			3,338.62	3,847.50	3,338.62 DR
Bank Accounts (60400)					
<u>Bank of Queensland 23309147 (BQL23309147)</u>					
01/07/2022	Opening Balance				280,441.16 DR
01/07/2022	Direct Credit AUSTRALIAN RET IR PRN_CVD1YWEK27D6DV [SuperStream roll in at 01/07/2022 - PRN:PRN_CVD1YWEK27D6DV]		77,864.43		358,305.59 DR
21/07/2022	Direct Credit SuperChoice P/L PC150722-162172404		2,250.04		360,555.63 DR
29/07/2022	TFR FROM 010540714 IB2-40905336		43,560.00		404,115.63 DR
29/07/2022	WITHDRAWAL settlement equity			192,886.56	211,229.07 DR
31/07/2022	INTEREST		206.23		211,435.30 DR
01/08/2022	WITHDRAWAL SMSF LOAN FEES			6,507.66	204,927.64 DR
05/08/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	204,127.64 DR
05/08/2022	DEPOSIT equity reversal		0.04		204,127.68 DR
12/08/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	203,327.68 DR
19/08/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	202,527.68 DR
26/08/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	201,727.68 DR
31/08/2022	INTEREST PAYMENT SYSTEM GENERATED *		110.67		201,838.35 DR
02/09/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	201,038.35 DR
09/09/2022	TRANSFER TO LOAN ACCT LOAN			800.00	200,238.35 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	REPAYMENT				
16/09/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	199,438.35 DR
	REPAYMENT				
23/09/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	198,638.35 DR
	REPAYMENT				
30/09/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	197,838.35 DR
	REPAYMENT				
30/09/2022	INTEREST PAYMENT SYSTEM GENERATED *		123.27		197,961.62 DR
07/10/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	197,161.62 DR
	REPAYMENT				
14/10/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	196,361.62 DR
	REPAYMENT				
18/10/2022	Direct Credit SuperChoice P/ L PC121022-155652365		6,442.49		202,804.11 DR
21/10/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	202,004.11 DR
	REPAYMENT				
28/10/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	201,204.11 DR
	REPAYMENT				
31/10/2022	INTEREST PAYMENT SYSTEM GENERATED *		98.41		201,302.52 DR
04/11/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	200,502.52 DR
	REPAYMENT				
11/11/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	199,702.52 DR
	REPAYMENT				
18/11/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	198,902.52 DR
	REPAYMENT				
24/11/2022	TFR FROM 023189398		10,890.00		209,792.52 DR
25/11/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	208,992.52 DR
	REPAYMENT				
30/11/2022	INTEREST PAYMENT SYSTEM GENERATED *		82.94		209,075.46 DR
02/12/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	208,275.46 DR
	REPAYMENT				
09/12/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	207,475.46 DR
	REPAYMENT				
16/12/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	206,675.46 DR
	REPAYMENT				
23/12/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	205,875.46 DR
	REPAYMENT				
30/12/2022	TRANSFER TO LOAN ACCT	LOAN		800.00	205,075.46 DR
	REPAYMENT				
31/12/2022	INTEREST PAYMENT SYSTEM GENERATED *		150.22		205,225.68 DR
06/01/2023	TRANSFER TO LOAN ACCT	LOAN		800.00	204,425.68 DR
	REPAYMENT				
13/01/2023	TRANSFER TO LOAN ACCT	LOAN		800.00	203,625.68 DR
	REPAYMENT				
20/01/2023	TRANSFER TO LOAN ACCT	LOAN		800.00	202,825.68 DR
	REPAYMENT				
20/01/2023	Direct Credit SuperChoice P/ L PC160123-196436750		6,782.49		209,608.17 DR
27/01/2023	TRANSFER TO LOAN ACCT	LOAN		800.00	208,808.17 DR
	REPAYMENT				
31/01/2023	INTEREST PAYMENT SYSTEM GENERATED *		175.07		208,983.24 DR
02/02/2023	TFR TO ACCOUNT 023189398			3,840.00	205,143.24 DR
03/02/2023	TRANSFER TO LOAN ACCT	LOAN		800.00	204,343.24 DR
	REPAYMENT				
10/02/2023	TRANSFER TO LOAN ACCT	LOAN		800.00	203,543.24 DR
	REPAYMENT				
17/02/2023	TRANSFER TO LOAN ACCT	LOAN		800.00	202,743.24 DR
	REPAYMENT				
24/02/2023	TRANSFER TO LOAN ACCT	LOAN		800.00	201,943.24 DR
	REPAYMENT				
27/02/2023	BPAY TAX OFFICE PAYMENTS IB2-46587663			6,546.95	195,396.29 DR
28/02/2023	INTEREST PAYMENT SYSTEM		156.12		195,552.41 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	GENERATED *				
03/03/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	194,752.41 DR
10/03/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	193,952.41 DR
17/03/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	193,152.41 DR
24/03/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	192,352.41 DR
31/03/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	191,552.41 DR
31/03/2023	INTEREST PAYMENT SYSTEM GENERATED *		195.00		191,747.41 DR
07/04/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	190,947.41 DR
12/04/2023	Direct Credit SuperChoice P/ L PC040423-158536788		6,782.49		197,729.90 DR
14/04/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	196,929.90 DR
16/04/2023	TFR TO ACCOUNT 023189398			3,300.00	193,629.90 DR
19/04/2023	Direct Debit Col First State AB0008105599001			180,000.00	13,629.90 DR
21/04/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	12,829.90 DR
26/04/2023	TFR FROM 023189398		216.63		13,046.53 DR
28/04/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	12,246.53 DR
30/04/2023	INTEREST PAYMENT SYSTEM GENERATED *		130.45		12,376.98 DR
04/05/2023	PAY ANYONE TO Herron Accountants 124185 021374214			385.00	11,991.98 DR
05/05/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	11,191.98 DR
12/05/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	10,391.98 DR
19/05/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	9,591.98 DR
26/05/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	8,791.98 DR
31/05/2023	INTERNET PAY ANYONE FEE			0.65	8,791.33 DR
31/05/2023	INTEREST PAYMENT SYSTEM GENERATED *		7.28		8,798.61 DR
02/06/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	7,998.61 DR
09/06/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	7,198.61 DR
16/06/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	6,398.61 DR
22/06/2023	BPAY TAX OFFICE PAYMENTS IB2-60671923			1,537.00	4,861.61 DR
23/06/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	4,061.61 DR
30/06/2023	TRANSFER TO LOAN ACCT LOAN REPAYMENT			800.00	3,261.61 DR
30/06/2023	Direct Credit AUSTRALIAN RET IR PRN_LUPE3PW5HKHKL5 [SuperStream roll in at 30/06/2023 - PRN:PRN_LUPE3PW5HKHKL5]		6,233.85		9,495.46 DR
			162,458.12	433,403.82	9,495.46 DR
Borrowing Cost (66000)					
<u>Borrowing Cost (66000)</u>					
01/08/2022	WITHDRAWAL SMSF LOAN FEES		6,507.66		6,507.66 DR
30/06/2023	Write off Borrowing Costs			1,198.12	5,309.54 DR
			6,507.66	1,198.12	5,309.54 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
12/08/2022	Record Lawyer Trust A/c refund received to Hair Salon Solutions Pty Ltd- to be repaid		216.63		216.63 DR
26/04/2023	TFR FROM 023189398			216.63	0.00 DR
			216.63	216.63	0.00 DR
Real Estate Properties (Australian - Non Residential) (77250)					
<u>9 6-12 Dickson Road, Morayfield (DICKSON RD)</u>					
01/07/2022	Opening Balance	1.00			709,951.01 DR
30/06/2023	Revaluation - 30/06/2023 @ \$715,000.000000 (Net Asset Value) - 1.000000 Units on hand		5,048.99		715,000.00 DR
		1.00	5,048.99		715,000.00 DR
Units in Listed Unit Trusts (Australian) (78200)					
<u>First Sentier WS AuSmlComp (CMI0111AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	3,979.22	7,200.00		7,200.00 DR
01/05/2023	FSI Australian Small companies (Auto reprocessed due to distribution entered / deleted on 22/06/2023)	(96.58)		174.76	7,025.24 DR
22/06/2023	Distn- FSI Australian small comanies	123.52	211.60		7,236.84 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.733300 (Exit) - 4,006.155800 Units on hand			292.97	6,943.87 DR
		4,006.16	7,411.60	467.73	6,943.87 DR
<u>PIMCO Global Bond Fd - Ws Class (ETL0018AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	23,285.90	21,600.00		21,600.00 DR
01/05/2023	Pimco Ws Global Bond	(568.23)		527.09	21,072.91 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.874800 (Exit) - 22,717.673800 Units on hand			1,199.49	19,873.42 DR
		22,717.67	21,600.00	1,726.58	19,873.42 DR
<u>First Sentier WS Strategic Cash (FSF0075AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	17,791.84	18,000.00		18,000.00 DR
27/04/2023	FSI Strategic Cash	58.17	58.71		18,058.71 DR
01/05/2023	Advisor fee- FSI Strategic Cash	(64.46)		65.21	17,993.50 DR
01/05/2023	Advisor fee FSI Strategic Cash	(432.90)		437.96	17,555.54 DR
25/05/2023	FSI Strategic Cash	68.84	69.41		17,624.95 DR
01/06/2023	Adviser Fee- FSI Strategic Cash	(162.58)		164.48	17,460.47 DR
30/06/2023	FSI Strategic Cash	65.02	65.58		17,526.05 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.012400 (Exit) - 17,323.931200 Units on hand		12.70		17,538.75 DR
		17,323.93	18,206.40	667.65	17,538.75 DR
<u>CFS FC WS Lazard Aus Sel Equity (FSF0079AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	3,421.84	5,400.00		5,400.00 DR
01/05/2023	Lazard Ws Select Aust Equity	(82.61)		130.37	5,269.63 DR
30/06/2023	Lazard Ws Select Aust Equity	40.59	63.78		5,333.41 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.588900 (Exit) - 3,379.814600 Units on hand		36.78		5,370.19 DR
		3,379.81	5,500.56	130.37	5,370.19 DR
<u>First Sentier WS Glob Credit Inc (FSF0084AU)</u>					

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Transaction Date	Description	Units	Debit	Credit	Balance \$
19/04/2023	Direct Debit Col First State AB0008105599001	10,107.82	9,000.00		9,000.00 DR
27/04/2023	FSI Global Credit Income	11.39	10.11		9,010.11 DR
01/05/2023	FSI Global Credit income	(246.24)		219.25	8,790.86 DR
25/05/2023	Distn- FSI global credit income	1.11	0.99		8,791.85 DR
30/06/2023	Distn- FSI Global Credit income	148.53	131.33		8,923.18 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.896200 (Exit) - 10,022.606200 Units on hand		59.08		8,982.26 DR
		10,022.61	9,201.51	219.25	8,982.26 DR
<u>CFS FC WS First Sentier Glb Prop S (FSF0454AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	5,185.08	7,200.00		7,200.00 DR
01/05/2023	(Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(126.80)		176.08	7,023.92 DR
30/06/2023	FSI Global Property Securities	77.23	106.22		7,130.14 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.395000 (Exit) - 5,135.503900 Units on hand		33.89		7,164.03 DR
		5,135.50	7,340.11	176.08	7,164.03 DR
<u>CFS FC WS Bar H WS Glb Share (FSF0479AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	13,646.70	12,600.00		12,600.00 DR
01/05/2023	Barrow Hanley (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(334.25)		308.61	12,291.39 DR
30/06/2023	Barrow Hanley Ws Global Share	616.72	565.78		12,857.17 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.958900 (Exit) - 13,929.173800 Units on hand		499.51		13,356.68 DR
		13,929.17	13,665.29	308.61	13,356.68 DR
<u>FC WS Inv TRP WS Glbl Equity (FSF0481AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	6,256.08	9,000.00		9,000.00 DR
01/05/2023	T Rower Price (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(153.22)		220.42	8,779.58 DR
30/06/2023	T. Rowe Price Ws Global Equity	0.39	0.61		8,780.19 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.552600 (Exit) - 6,103.260000 Units on hand		695.73		9,475.92 DR
		6,103.26	9,696.34	220.42	9,475.92 DR
<u>CFS FC WS CFS WS Indx Aust Sh (FSF0652AU1)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	10,414.08	12,600.00		12,600.00 DR
01/05/2023	CFS Wsale Index Aust Share (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(252.69)		305.73	12,294.27 DR
30/06/2023	CFS Wsale Index Aust Share	150.89	176.81		12,471.08 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.188600 (Exit) - 10,312.282900 Units on hand			213.90	12,257.18 DR
		10,312.28	12,776.81	519.63	12,257.18 DR
<u>CFS FC WS CFS WS Indx Aust Bond (FSF0653AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	19,251.34	18,000.00		18,000.00 DR
01/05/2023	CFS Wsale Index Aust Bond	(468.92)		438.44	17,561.56 DR
30/06/2023	CFS Wsale Index Aust Bond	2.06	1.88		17,563.44 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.913400 (Exit) - 18,784.474200 Units on hand			405.70	17,157.74 DR
		18,784.47	18,001.88	844.14	17,157.74 DR
<u>CFS FC WS CFS WS Indx Glbl Sh (FSF0654AU1)</u>					

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Transaction Date	Description	Units	Debit	Credit	Balance \$
19/04/2023	Direct Debit Col First State AB0008105599001	7,352.51	12,600.00		12,600.00 DR
01/05/2023	CFS Wsale Index Global Share (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(180.22)		308.85	12,291.15 DR
30/06/2023	CFS Wsale Index Global Share	303.85	528.60		12,819.75 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.812500 (Exit) - 7,476.133500 Units on hand		730.74		13,550.49 DR
		7,476.13	13,859.34	308.85	13,550.49 DR
<u>CFS FC WS CFS WS Indx Prop Sec (FSF0655AU1)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	11,123.13	7,200.00		7,200.00 DR
01/05/2023	CFS Wsale Index Property Sec (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(269.08)		174.18	7,025.82 DR
30/06/2023	CFS Wsale Index Property Sec	971.54	580.69		7,606.51 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.650900 (Exit) - 11,825.583300 Units on hand		90.76		7,697.27 DR
		11,825.58	7,871.45	174.18	7,697.27 DR
<u>CFS FC WS CFS PM Cap Enh Yield (FSF0677AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	8,965.93	9,000.00		9,000.00 DR
01/05/2023	PM Capital Wsale Enhanced Yiel	(218.16)		218.99	8,781.01 DR
30/06/2023	PM Capital Wsale Enhanced Yiel	197.87	195.95		8,976.96 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.011700 (Exit) - 8,945.634200 Units on hand		73.34		9,050.30 DR
		8,945.63	9,269.29	218.99	9,050.30 DR
<u>CFS FC WS R'Index WS Aust Sh Val (FSF1015AU1)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	5,007.88	5,400.00		5,400.00 DR
01/05/2023	Realindex Aust Share Value (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(121.45)		130.96	5,269.04 DR
30/06/2023	Realindex Aust Share Value(22.67	23.94		5,292.98 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.060200 (Exit) - 4,909.110200 Units on hand			88.34	5,204.64 DR
		4,909.11	5,423.94	219.30	5,204.64 DR
<u>CFS FC WS Macq WS Income Oppor (FSF1019AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	8,372.09	9,000.00		9,000.00 DR
27/04/2023		0.78	0.84		9,000.84 DR
01/05/2023	Macquarie Wsale Income Oppor (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(204.03)		219.33	8,781.51 DR
25/05/2023		0.77	0.82		8,782.33 DR
30/06/2023	Macquarie Wsale Income Oppor	0.77	0.82		8,783.15 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.063200 (Exit) - 8,170.384500 Units on hand			96.40	8,686.75 DR
		8,170.38	9,002.48	315.73	8,686.75 DR
<u>CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth (FSF1201AU)</u>					
19/04/2023	Direct Debit Col First State AB0008105599001	6,720.43	9,000.00		9,000.00 DR
01/05/2023	Baillie Gifford Ws Lt Gbl Gwth	(164.98)		220.95	8,779.05 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.484200 (Exit) - 6,555.445800 Units on hand		950.54		9,729.59 DR
		6,555.45	9,950.54	220.95	9,729.59 DR
<u>CFS FC WS Inv Bennelng Ex-20 Aus Eq (FSF1697AU)</u>					
19/04/2023	Direct Debit Col First State	4,689.33	7,200.00		7,200.00 DR

AJ Rosson SMSF

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	AB0008105599001				
01/05/2023	Bennelong Wsale Ex-20 Aus Equi (Auto reprocessed due to distribution entered / deleted on 30/06/2023)	(113.71)		174.60	7,025.40 DR
30/06/2023	Bennelong Wsale Ex-20 Aus Equi	6.12	9.15		7,034.55 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.494700 (Exit) - 4,581.735300 Units on hand			186.23	6,848.32 DR
		4,581.74	7,209.15	360.83	6,848.32 DR
GST Payable/Refundable (84000)					
<u>GST Payable/Refundable (84000)</u>					
01/07/2022	Opening Balance				120.38 DR
29/07/2022	TFR FROM 010540714 IB2-40905336			3,960.00	3,839.62 CR
24/11/2022	Sept 2022 BAS paid outside of SMSF		3,840.00		0.38 DR
31/12/2022	Clear rounding			0.38	0.00 DR
			3,840.00	3,960.38	0.00 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2022	Opening Balance				6,028.95 CR
27/02/2023	BPAY TAX OFFICE PAYMENTS IB2-46587663		6,028.95		0.00 DR
22/06/2023	BPAY TAX OFFICE PAYMENTS IB2-60671923		1,537.00		1,537.00 DR
30/06/2023	June 2023 PAYG I		1,537.00		3,074.00 DR
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023		125.48		3,199.48 DR
30/06/2023	Create Entries - Foreign Credits Adjustment - 30/06/2023		95.36		3,294.84 DR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023			3,125.55	169.29 DR
			9,323.79	3,125.55	169.29 DR
Limited Recourse Borrowing Arrangements (85500)					
<u>9 6-12 Dickson Road, Morayfield (DICKSON RD)</u>					
27/07/2022	External Settlement			511,500.00	511,500.00 CR
05/08/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		510,700.00 CR
12/08/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		509,900.00 CR
19/08/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		509,100.00 CR
26/08/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		508,300.00 CR
28/08/2022	Capitalisation Bch-38133056 Effective Date: 29/08/2022			2,595.11	510,895.11 CR
02/09/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		510,095.11 CR
09/09/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		509,295.11 CR
16/09/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		508,495.11 CR
23/09/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		507,695.11 CR
28/09/2022	Capitalisation Bch-43433504 Effective Date: 29/09/2022			2,590.46	510,285.57 CR
30/09/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		509,485.57 CR
07/10/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		508,685.57 CR
14/10/2022	TRANSFER TO LOAN ACCT LOAN REPAYMENT		800.00		507,885.57 CR

AJ Rosson SMSF

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/10/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		507,085.57 CR
28/10/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		506,285.57 CR
28/10/2022	Capitalisation Bch-47144296			2,502.44	508,788.01 CR
04/11/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		507,988.01 CR
11/11/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		507,188.01 CR
18/11/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		506,388.01 CR
25/11/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		505,588.01 CR
28/11/2022	Capitalisation Bch-50723104			2,580.79	508,168.80 CR
02/12/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		507,368.80 CR
09/12/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		506,568.80 CR
16/12/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		505,768.80 CR
23/12/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		504,968.80 CR
28/12/2022	Capitalisation Bch-22763996			2,493.20	507,462.00 CR
30/12/2022	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		506,662.00 CR
06/01/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		505,862.00 CR
13/01/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		505,062.00 CR
20/01/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		504,262.00 CR
27/01/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		503,462.00 CR
28/01/2023	Interest Effective Date 29-Jan			2,571.16	506,033.16 CR
03/02/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		505,233.16 CR
10/02/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		504,433.16 CR
17/02/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		503,633.16 CR
24/02/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		502,833.16 CR
27/02/2023	Interest Effective Date 28-Feb			2,483.73	505,316.89 CR
03/03/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		504,516.89 CR
10/03/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		503,716.89 CR
17/03/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		502,916.89 CR
24/03/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		502,116.89 CR
28/03/2023	Interest Effective Date 29-Mar			2,396.75	504,513.64 CR
31/03/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		503,713.64 CR
07/04/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		502,913.64 CR
14/04/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		502,113.64 CR
21/04/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		501,313.64 CR
28/04/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		500,513.64 CR
28/04/2023	Interest Effective Date 29-Apr			2,556.81	503,070.45 CR
05/05/2023	TRANSFER TO LOAN ACCT REPAYMENT	LOAN	800.00		502,270.45 CR
12/05/2023	TRANSFER TO LOAN ACCT	LOAN	800.00		501,470.45 CR

AJ Rosson SMSF General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	REPAYMENT				
19/05/2023	TRANSFER TO LOAN ACCT	LOAN	800.00		500,670.45 CR
	REPAYMENT				
26/05/2023	TRANSFER TO LOAN ACCT	LOAN	800.00		499,870.45 CR
	REPAYMENT				
28/05/2023	Interest			2,469.67	502,340.12 CR
02/06/2023	TRANSFER TO LOAN ACCT	LOAN	800.00		501,540.12 CR
	REPAYMENT				
09/06/2023	TRANSFER TO LOAN ACCT	LOAN	800.00		500,740.12 CR
	REPAYMENT				
16/06/2023	TRANSFER TO LOAN ACCT	LOAN	800.00		499,940.12 CR
	REPAYMENT				
23/06/2023	TRANSFER TO LOAN ACCT	LOAN	800.00		499,140.12 CR
	REPAYMENT				
28/06/2023	Interest			2,546.94	501,687.06 CR
30/06/2023	TRANSFER TO LOAN ACCT	LOAN	800.00		500,887.06 CR
	REPAYMENT				
			38,400.00	539,287.06	500,887.06 CR
PAYG Payable (86000)					
	<u>PAYG Payable (86000)</u>				
30/06/2023	June 2023 PAYG I			1,537.00	1,537.00 CR
				1,537.00	1,537.00 CR
Sundry Creditors (88000)					
	<u>Sundry Creditors (88000)</u>				
01/07/2022	Opening Balance				704,169.93 CR
27/07/2022	External Settlement		511,500.00		192,669.93 CR
29/07/2022	WITHDRAWAL settlement equity		192,886.56		216.63 DR
12/08/2022	Record Lawyer Trust A/c refund received to Hair Salon Solutions Pty Ltd- to be repaid			216.63	0.00 DR
24/11/2022	Sept 2022 BAS paid outside of SMSF			3,840.00	3,840.00 CR
08/12/2022	Herron Accountants fee- paid outside of SMSF			385.00	4,225.00 CR
18/01/2023	Herron Accountants fee- paid outside of SMSF			2,530.00	6,755.00 CR
02/02/2023	TFR TO ACCOUNT 023189398		3,840.00		2,915.00 CR
14/02/2023	Herron Accountants fee- paid outside of SMSF			385.00	3,300.00 CR
16/04/2023	TFR TO ACCOUNT 023189398		3,300.00		0.00 DR
21/06/2023	AJ Rosson SMSF Q4 - Expenses paid out of company to be reimbursed by SMSF			789.00	789.00 CR
			711,526.56	8,145.63	789.00 CR
Rent In Advance (88100)					
	<u>Rent In Advance (88100)</u>				
29/07/2022	TFR FROM 010540714 IB2-40905336			39,600.00	39,600.00 CR
30/06/2023	Recognise 9 months income a \$3,300 per month rent		29,700.00		9,900.00 CR
30/06/2023	Recognise 1x month June 2023 Rent at CPI increased amount		3,544.93		6,355.07 CR
			33,244.93	39,600.00	6,355.07 CR
Bond Funds- Dickson Road, Morayfield (88109)					
	<u>Bond Funds- Dickson Road, Morayfield (88109)</u>				
24/11/2022	TFR FROM 023189398			10,890.00	10,890.00 CR
				10,890.00	10,890.00 CR
Deferred Tax Liability/Asset (89000)					

matches to coy



AJ Rosson SMSF

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Deferred Tax Liability/Asset (89000)</u>					
30/06/2023	Create Entries - PDIT Entry - 30/06/2023			583.43	583.43 CR
				583.43	583.43 CR

Total Debits: 1,604,703.68

Total Credits: 1,604,703.68

Create Entries Report

For the period 01 July 2022 to 30 June 2023

Create Entries Financial Year Summary 01 July 2022 - 30 June 2023

Total Profit	Amount
Income	149,601.94
Less Expense	38,607.34
Total Profit	110,994.60

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	110,994.60
Less Permanent Differences	1,916.34
Less Timing Differences	3,832.69
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	84,098.28
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	220.84
Less Realised Accounting Capital Gains	12.87
Less Accounting Trust Distributions	2,803.62
Add Taxable Trust Distributions	835.57
Add Distributed Foreign income	495.76
Add Total Net Capital Gains	956.96
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(2.93)
Taxable Income	20,837.00
Income Tax on Taxable Income or Loss	3,125.55

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	4,638.81
Franking Credits	125.48
TFN Credits	0.00
Foreign Credits	95.36
FRW Credits	0.00
Total	4,764.29

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	3,125.55
Deferred Tax	583.43
Member Specific Income Tax	(3,338.62)
Total Income Tax Expense Allocation	370.36

Final Segment 1 from 01 July 2022 to 30 June 2023

Pool Name Unsegregated Pool

Total Profit	Amount
Income	149,601.94
Less Expense	38,607.34
Total Profit	110,994.60

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	110,994.60
Less Permanent Differences	1,916.34
Less Timing Differences	3,832.69
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	84,098.28
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	220.84
Less Realised Accounting Capital Gains	12.87
Less Accounting Trust Distributions	2,803.62
Add Taxable Trust Distributions	835.57
Add Distributed Foreign income	495.76
Add Capital Gains Adjustment	956.96
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	(2.93)
Taxable Income	20,837.00
Income Tax on Taxable Income or Loss	3,125.55

Member Weighted Balance Summary	Weighting%	Amount
Adriano Rosson(ROSADR00001A)	70.83	260,401.69
Julie Rosson(ROSJUL00001A)	29.17	107,264.35

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	4,638.81
Franking Credits	125.48
TFN Credits	0.00
FRW Credits	0.00
Total	4,764.29

Allocation to Members	Weighting%	Amount
Adriano Rosson(ROSADR00001A)	70.83	3,374.55
Julie Rosson(ROSJUL00001A)	29.17	1,389.74

Accumulation Weighted Balance Summary	Weighting%	Amount
Adriano Rosson(ROSADR00001A)	70.83	260,401.69
Julie Rosson(ROSJUL00001A)	29.17	107,264.35

Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	370.36

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	3,125.55
Deferred Tax	583.43
Member Specific Income Tax	(3,338.62)
Total Income Tax Expense Allocation	370.36

Allocation to Members	Weighting%	Amount
Adriano Rosson(ROSADR00001A)	70.83	262.33
Julie Rosson(ROSJUL00001A)	29.17	108.03

Calculation of daily member weighted balances

Adriano Rosson (ROSADR00001A)

Member Balance

01/07/2022	50010	Opening Balance	260,401.69	260,401.69
Total Amount (Weighted)				260,401.69

Julie Rosson (ROSJUL00001A)

Member Balance

01/07/2022	50010	Opening Balance	19,911.98	19,911.98
01/07/2022	52850	Transfers In	77,864.43	77,864.43
21/07/2022	52420	Contributions	2,250.04	2,126.75
21/07/2022	53800	Contributions Tax	(337.51)	(319.02)
18/10/2022	52420	Contributions	6,442.49	4,518.57
18/10/2022	53800	Contributions Tax	(966.37)	(677.78)
20/01/2023	52420	Contributions	6,782.49	3,010.31
20/01/2023	53800	Contributions Tax	(1,017.37)	(451.55)
12/04/2023	52420	Contributions	6,782.49	1,486.57
12/04/2023	53800	Contributions Tax	(1,017.37)	(222.99)
30/06/2023	52850	Transfers In	6,233.85	17.08
Total Amount (Weighted)				107,264.35

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	1,438.85
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	10.54
Current year capital losses from Unsegregated Pool - Collectables	0.00
Losses Applied	10.54
Total CGT Discount Applied	471.35
Capital Gain /(Losses carried forward)	956.96
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (1428.31/1428.31)=100.00%	956.96

Foreign Tax Offset Calculations

Segment 01 July 2022 to 30 June 2023

Claimable FTO - Unsegregated Pool 95.36

Claimable FTO 95.36

Total Claimable Foreign Credits for the Year 95.36

Foreign Tax Offset (Label C1) 95.36

Applied/Claimed FTO 95.36

Allocations of Foreign Tax Offset to Members

Adriano Rosson(ROSADR00001A) - 70.83 % 67.54

Julie Rosson(ROSJUL00001A) - 29.17 % 27.82

Total Foreign Tax Offset Allocated to Members 95.36

Calculation of Outstanding Limited Recourse Borrowing Arrangements

AJ Rosson SMSF

Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
FSF0481AU	78200/FSF0481AU - FC WS Inv TRP WS Gbl Equity	695.73	231.91	463.82	463.82
CMI0111AU	78200/CMI0111AU - First Sentier WS AuSmlComp	(292.97)	(97.66)	(195.31)	(195.31)
DICKSON RD	77250/DICKSON RD - 9 6-12 Dickson Road, Morayfield	5,048.99	1,683.00	3,365.99	3,365.99
ETL0018AU	78200/ETL0018AU - PIMCO Global Bond Fd - Ws Class	(1,199.49)	(399.83)	(799.66)	(799.66)
FSF0652AU1	78200/FSF0652AU1 - CFS FC WS CFS WS Indx Aust Sh	(213.90)	(71.30)	(142.60)	(142.60)
FSF1697AU	78200/FSF1697AU - CFS FC WS Inv Bennelng Ex-20 Aus Eq	(186.23)	(62.08)	(124.15)	(124.15)
FSF1201AU	78200/FSF1201AU - CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth	950.54	316.85	633.69	633.69
FSF1019AU	78200/FSF1019AU - CFS FC WS Macq WS Income Opport	(96.40)	(32.13)	(64.27)	(64.27)
FSF0677AU	78200/FSF0677AU - CFS FC WS CFS PM Cap Enh Yield	73.34	24.45	48.89	48.89
FSF0654AU1	78200/FSF0654AU1 - CFS FC WS CFS WS Indx Gbl Sh	730.74	243.58	487.16	487.16
FSF0655AU1	78200/FSF0655AU1 - CFS FC WS CFS WS Indx Prop Sec	90.76	30.25	60.51	60.51
FSF0653AU	78200/FSF0653AU - CFS FC WS CFS WS Indx Aust Bond	(405.70)	(135.23)	(270.47)	(270.47)
FSF0479AU	78200/FSF0479AU - CFS FC WS Bar H WS Gbl Share	499.52	166.51	333.01	333.01
FSF0075AU	78200/FSF0075AU - First Sentier WS Strategic Cash	12.70	4.23	8.47	8.47
FSF0084AU	78200/FSF0084AU - First Sentier WS Glob Credit Inc	59.08	19.69	39.39	39.39
FSF0454AU	78200/FSF0454AU - CFS FC WS First Sentier Gbl Prop S	33.89	11.30	22.59	22.59
FSF0079AU	78200/FSF0079AU - CFS FC WS Lazard Aus Sel Equity	36.77	12.26	24.51	24.51
FSF1015AU1	78200/FSF1015AU1 - CFS FC WS R'Index WS Aust Sh Val	(88.34)	(29.45)	(58.89)	(58.89)
		5,749.03	1,916.35	3,832.68	3,832.68

Tax Deferred Distributions

AJ Rosson SMSF

Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
CMI0111AU	First Sentier WS AuSmlComp	1.17	0.00	1.17	1.17
CMI0111AU	First Sentier WS AuSmlComp	(0.92)	0.00	(0.92)	(0.92)
CMI0111AU	First Sentier WS AuSmlComp	37.70	0.00	37.70	37.70
FSF0454AU	CFS FC WS First Sentier Glb Prop S	(0.04)	0.00	(0.04)	(0.04)
FSF0454AU	CFS FC WS First Sentier Glb Prop S	1.69	0.00	1.69	1.69
FSF0454AU	CFS FC WS First Sentier Glb Prop S	0.03	0.00	0.03	0.03
FSF0481AU	FC WS Inv TRP WS Gbl Equity	(0.01)	0.00	(0.01)	(0.01)
FSF0481AU	FC WS Inv TRP WS Gbl Equity	0.61	0.00	0.61	0.61
FSF0481AU	FC WS Inv TRP WS Gbl Equity	0.00	0.00	0.00	0.00
FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	(0.06)	0.00	(0.06)	(0.06)
FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	2.56	0.00	2.56	2.56
FSF0652AU1	CFS FC WS CFS WS Indx Aust Sh	0.04	0.00	0.04	0.04
FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec	(0.26)	0.00	(0.26)	(0.26)
FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec	10.80	0.00	10.80	10.80
FSF0655AU1	CFS FC WS CFS WS Indx Prop Sec	0.94	0.00	0.94	0.94
FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	(0.01)	0.00	(0.01)	(0.01)
FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	0.21	0.00	0.21	0.21
FSF1015AU1	CFS FC WS R'Index WS Aust Sh Val	0.00	0.00	0.00	0.00
FSF1019AU	CFS FC WS Macq WS Income Opport	(0.00)	0.00	(0.00)	(0.00)
FSF1019AU	CFS FC WS Macq WS Income Opport	0.00	0.00	0.00	0.00
FSF1019AU	CFS FC WS Macq WS Income Opport	(0.06)	0.00	(0.06)	(0.06)

AJ Rosson SMSF

Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
FSF1019AU	CFS FC WS Macq WS Income Opport	2.48	0.00	2.48	2.48
FSF1019AU	CFS FC WS Macq WS Income Opport	0.00	0.00	0.00	0.00
FSF1019AU	CFS FC WS Macq WS Income Opport	0.00	0.00	0.00	0.00
		56.87	0.00	56.87	56.87
Total		5,805.90	1,916.35	3,889.55	3,889.55

Deferred Tax Liability (Asset) Summary

Opening Balance	0.00
Current Year Transactions	583.43
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
Closing Balance	583.43



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR AJ ROSSON
SMSF
ABN 31 710 166 794
TFN 609 279 279

Income tax 002

Date generated	26 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2022** to **26 September 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Dec 2022	28 Feb 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$6,546.95		\$6,546.95 DR
28 Feb 2023	27 Feb 2023	Payment received		\$6,546.95	\$0.00





Activity statement 004

Date generated	26 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

10 results found - from **01 July 2022** to **26 September 2023** sorted by **processed date** ordered **oldest to newest**




Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 Aug 2022	25 Aug 2022	Original Activity Statement for the period ending 30 Jun 22		\$0.00	\$0.00
21 Nov 2022	25 Nov 2022	Original Activity Statement for the period ending 30 Sep 22 - GST	\$3,840.00		\$3,840.00 DR
25 Nov 2022	24 Nov 2022	Payment received		\$3,840.00	\$0.00
24 Feb 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22		\$0.00	\$0.00
27 Apr 2023	26 May 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$1,537.00		\$1,537.00 DR
1 Jun 2023	1 Jun 2023	General interest charge			\$1,537.00 DR
23 Jun 2023	22 Jun 2023	Payment received		\$1,537.00	\$0.00
23 Jun 2023	23 Jun 2023	General interest charge			\$0.00
24 Aug 2023	25 Aug 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$1,537.00		\$1,537.00 DR
29 Aug 2023	25 Aug 2023	Payment received		\$1,537.00	\$0.00



AJ Rosson SMSF

Investment Summary with Market Movement

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
Bank of Queensland 23309147		9,495.460000	9,495.46 	9,495.46	9,495.46			
			9,495.46		9,495.46			
Real Estate Properties (Australian - Non Residential)								
DICKSON RD 9 6-12 Dickson Road, Morayfield	1.00	715,000.000000	715,000.00 	709,951.01	709,951.01	5,048.99	5,048.99	0.00
			715,000.00		709,951.01	5,048.99	5,048.99	0.00
Units in Listed Unit Trusts (Australian)								
FSF0479AU CFS FC WS Bar H WS Glb Share	13,929.17	0.958900	13,356.68	0.92	12,857.17	499.51	499.51	3.98
FSF1201AU CFS FC WS Ble Gfd Ws Lg Tm Gbl Gth	6,555.45	1.484200	9,729.59	1.34	8,779.05	950.54	950.54	(5.20)
FSF0677AU CFS FC WS CFS PM Cap Enh Yield	8,945.63	1.011700	9,050.30	1.00	8,976.96	73.34	73.34	(0.28)
FSF0653AU CFS FC WS CFS WS Indx Aust Bond	18,784.47	0.913400	17,157.74	0.93	17,563.44	(405.70)	(405.70)	3.61
FSF0652AU CFS FC WS CFS WS Indx Aust Sh	10,312.28	1.188600	12,257.18	1.21	12,471.08	(213.90)	(213.90)	(1.67)
FSF0654AU CFS FC WS CFS WS Indx Gbl Sh	7,476.13	1.812500	13,550.49	1.71	12,819.75	730.74	730.74	3.19
FSF0655AU CFS FC WS CFS WS Indx Prop Sec	11,825.58	0.650900	7,697.27	0.64	7,606.51	90.76	90.76	5.38
FSF0454AU CFS FC WS First Sentier Gbl Prop S	5,135.50	1.395000	7,164.03	1.39	7,130.14	33.89	33.89	1.85
FSF1697AU CFS FC WS Inv Benneing Ex-20 Aus Eq	4,581.74	1.494700	6,848.32	1.54	7,034.55	(186.23)	(186.23)	1.27
FSF0079AU CFS FC WS Lazard Aus Sel Equity	3,379.81	1.588900	5,370.19	1.58	5,333.41	36.78	36.78	(0.21)
FSF1019AU CFS FC WS Macq WS Income Opport	8,170.38	1.063200	8,686.75	1.07	8,783.15	(96.40)	(96.40)	0.12
FSF1015AU CFS FC WS R'Index WS Aust Sh Val	4,909.11	1.060200	5,204.64	1.08	5,292.98	(88.34)	(88.34)	(1.06)
FSF0481AU FC WS Inv TRP WS Gbl Equity	6,103.26	1.552600	9,475.92	1.44	8,780.19	695.73	695.73	2.37
CMI0111AU First Sentier WS AuSmlComp	4,006.16	1.733300	6,943.87	1.81	7,236.84	(292.97)	(292.97)	0.18
FSF0084AU First Sentier WS Glob Credit Inc	10,022.61	0.896200	8,982.26	0.89	8,923.18	59.08	59.08	(0.81)
FSF0075AU First Sentier WS Strategic Cash	17,323.93	1.012400	17,538.75	1.01	17,526.05	12.70	12.70	(1.38)
ETL0018AU PIMCO Global Bond Fd - Ws Class	22,717.67	0.874800	19,873.42 	0.93	21,072.91	(1,199.49)	(1,199.49)	1.53
			178,887.40		178,187.36	700.04	700.04	12.89
			903,382.86		897,633.83	5,749.03	5,749.03	12.89

24/06/2023

AJ Rosson Investments Pty Ltd as trustee for
AJ Rosson Property Trust 1
8 Bushcherry Court
Burpengary East 4505

To Whom it May Concern

MARKET APPRAISAL
Unit 9 6-12 Dickson Rd, Morayfield QLD 4506

We refer to the recent discussions with you regarding a market appraisal of the above-mentioned property.


The property details are as follows:

Address: Unit 9 6-16 Dickson Rd Morayfield Qld 4506

Property Description: L9 - SP 259072

Total lease area: 212M2

Local Authority: Moreton Bay(North)

It is our opinion that the subject property appraisal to sell at this particular point in time is between **\$680,000**
- **\$750,000** as a vacant possession. **\$715,000.00** 

Thank you for the opportunity to present this Market Appraisal on your property, If we can be of any further assistance please do not hesitate to contact us.

Yours faithfully


Tracey McIlveen
Principal / Managing Director
0435 136 235
tracey@mcpropertymanagement.com.au

FirstChoice Wholesale Investments - Summary Report

Your details

Aj Rosson Pty Ltd
*** **
*** **
*** **
*** **

Statement period
Account number
Account name
Email address
TFN/ABN held
Adviser details

19 April 2023 to 30 June 2023
*** **047
Aj Rosson Pty Ltd
Aj Rosson Smsf
axxxxo@jpshair.com.au
Yes
Direct Wealth Pty Ltd.
Alliance Wealth Pty Ltd

Your account balance

Your opening account balance as at: 18 April 2023
Your closing account balance as at: 30 June 2023

\$0.00
\$177,463.44

Total investment return for the period (including distributions):

\$2,092.57

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Our BGL report is Exit Price

Ex Distn price

Investment option name	Option code	Units	Unit price \$	Value \$	%
FSI Australian Small Companies	027	4,006.1558	1.7333	6,943.87	3.9
FSI Global Credit Income	029	10,022.6062	0.8829	8,848.96	5.0
FSI Global Property Securities	035	5,135.5039	1.3740	7,056.18	4.0
Lazard Ws Select Aust Equity	045	3,379.8146	1.5698	5,305.63	3.0
FSI Strategic Cash	057	17,323.9312	1.0086	17,472.92	9.8
Barrow Hanley Ws Global Share	136	13,929.1738	0.9165	12,766.09	7.2
T. Rowe Price Ws Global Equity	138	6,103.2600	1.5525	9,475.31	5.3
CFS Wsale Index Aust Bond	183	18,784.4742	0.9133	17,155.86	9.7
CFS Wsale Index Aust Share	184	10,312.2829	1.1712	12,077.75	6.8
CFS Wsale Index Global Share	185	7,476.1335	1.7388	12,999.50	7.3
CFS Wsale Index Property Sec	186	11,825.5833	0.5974	7,064.60	4.0
PM Capital Wsale Enhanced Yiel	188	8,945.6342	0.9893	8,849.92	5.0
Realindex Aust Share Value	241	4,909.1102	1.0553	5,180.58	2.9
Macquarie Wsale Income Oppor	252	8,170.3845	1.0631	8,685.94	4.9
Baillie Gifford Ws Lt Gbl Gwth	270	6,555.4458	1.4842	9,729.59	5.5
Pimco Ws Global Bond	276	22,717.6738	0.9249	21,011.58	11.8
Bennelong Wsale Ex-20 Aus Equi	314	4,581.7353	1.4927	6,839.16	3.9
Account value				177,463.44	100.0



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Your account summary

Your investments

Applications	180,000.00
Distributions	2,803.62

Your withdrawals

Fees	
Adviser service fees **	-4,629.13

Change in investment value

<i>The increase or decrease in the value of your investment over the statement period.</i>	-711.05
--	---------

Closing balance at 30 June 2023

177,463.44

** Adviser Service Fee

The adviser service fee is the amount you have agreed to pay your financial adviser as the cost for providing financial advice.

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
FSI Australian Small Companies	22 June	3,882.6370	0.0545	211.60
FSI Global Credit Income	27 April	10,107.8167	0.0010	10.11
FSI Global Credit Income	25 May	9,872.9625	0.0001	0.99
FSI Global Credit Income	30 June	9,874.0765	0.0133	131.33
FSI Global Property Securities	30 June	5,058.2755	0.0210	106.22
Lazard Ws Select Aust Equity	30 June	3,339.2266	0.0191	63.78
FSI Strategic Cash	27 April	17,791.8355	0.0033	58.71
FSI Strategic Cash	25 May	17,352.6486	0.0040	69.41
FSI Strategic Cash	30 June	17,258.9104	0.0038	65.58
Barrow Hanley Ws Global Share	30 June	13,312.4526	0.0425	565.78
T. Rowe Price Ws Global Equity	30 June	6,102.8673	0.0001	0.61
CFS Wsale Index Aust Bond	30 June	18,782.4178	0.0001	1.88
CFS Wsale Index Aust Share	30 June	10,161.3954	0.0174	176.81
CFS Wsale Index Global Share	30 June	7,172.2880	0.0737	528.60
CFS Wsale Index Property Sec	30 June	10,854.0424	0.0535	580.69
PM Capital Wsale Enhanced Yiel	30 June	8,747.7649	0.0224	195.95
Realindex Aust Share Value	30 June	4,886.4355	0.0049	23.94
Macquarie Wsale Income Oppor	27 April	8,372.0930	0.0001	0.84

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Your distribution information continued...

Investment option(s)		Units	Dist'n per unit \$	Value \$
Macquarie Wsale Income Oppor	25 May	8,168.8468	0.0001	0.82
Macquarie Wsale Income Oppor	30 June	8,169.6143	0.0001	0.82
Bennelong Wsale Ex-20 Aus Equi	30 June	4,575.6178	0.0020	9.15

Distribution option: **Reinvest**

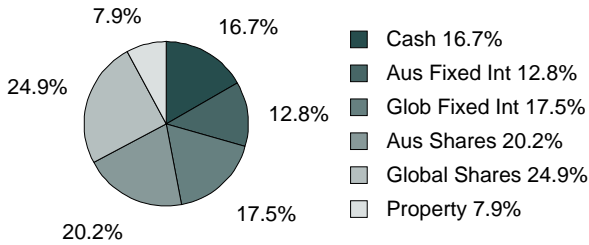
Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
FSI Australian Small Companies	0.1	0.0	0.0	3.8	0.0	0.0	3.9
FSI Global Credit Income	3.0	0.0	2.0	0.0	0.0	0.0	5.0
FSI Global Property Securities	0.1	0.0	0.0	0.0	0.0	3.9	4.0
Lazard Ws Select Aust Equity	0.0	0.0	0.0	3.0	0.0	0.0	3.0
FSI Strategic Cash	9.8	0.0	0.0	0.0	0.0	0.0	9.8
Barrow Hanley Ws Global Share	0.3	0.0	0.0	0.0	6.9	0.0	7.2
T. Rowe Price Ws Global Equity	0.0	0.0	0.0	0.0	5.3	0.0	5.3
CFS Wsale Index Aust Bond	0.1	9.6	0.0	0.0	0.0	0.0	9.7
CFS Wsale Index Aust Share	0.0	0.0	0.0	6.8	0.0	0.0	6.8
CFS Wsale Index Global Share	0.1	0.0	0.0	0.0	7.2	0.0	7.3
CFS Wsale Index Property Sec	0.0	0.0	0.0	0.0	0.0	4.0	4.0
PM Capital Wsale Enhanced Yiel	0.3	3.2	1.4	0.0	0.1	0.0	5.0
Realindex Aust Share Value	0.0	0.0	0.0	2.9	0.0	0.0	2.9
Macquarie Wsale Income Oppor	0.0	0.0	4.9	0.0	0.0	0.0	4.9
Baillie Gifford Ws Lt Gbl Gwth	0.1	0.0	0.0	0.0	5.4	0.0	5.5
Pimco Ws Global Bond	2.6	0.0	9.2	0.0	0.0	0.0	11.8
Bennelong Wsale Ex-20 Aus Equi	0.2	0.0	0.0	3.7	0.0	0.0	3.9
Total account allocation	16.7	12.8	17.5	20.2	24.9	7.9	100.0

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How your money is invested

Asset allocation



This represents the percentage of your account invested in each of the major asset classes.

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Investment option(s)	% Allocation
FSI Australian Small Companies	4.00
FSI Global Credit Income	5.00
FSI Global Property Securities	4.00
Lazard Ws Select Aust Equity	3.00
FSI Strategic Cash	10.00
Barrow Hanley Ws Global Share	7.00
T. Rowe Price Ws Global Equity	5.00
CFS Wsale Index Aust Bond	10.00
CFS Wsale Index Aust Share	7.00
CFS Wsale Index Global Share	7.00
CFS Wsale Index Property Sec	4.00
PM Capital Wsale Enhanced Yiel	5.00
Realindex Aust Share Value	3.00
Macquarie Wsale Income Oppor	5.00
Baillie Gifford Ws Lt Gbl Gwth	5.00
Pimco Ws Global Bond	12.00
Bennelong Wsale Ex-20 Aus Equi	4.00

Certain options are excluded from your **future investment selection**. For further information please refer to the 'Other information you need to know' section of the Product Disclosure Statement available on our website, contact Investor Services on 13 13 36 or speak to your financial adviser.

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us on 13 13 36. We recommend you speak to your financial adviser before making any changes to your account.

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Your account transactions

Date	Investment option Transaction type	Amount \$	Units	
19 Apr 2023	FSI Australian Small Companies Application	7,200.00	3,979.2196	
	FSI Global Credit Income Application	9,000.00	10,107.8167	
	FSI Global Property Securities Application	7,200.00	5,185.0785	
	Lazard Ws Select Aust Equity Application	5,400.00	3,421.8364	
	FSI Strategic Cash Application	18,000.00	17,791.8355	
	Barrow Hanley Ws Global Share Application	12,600.00	13,646.7020	
	T. Rowe Price Ws Global Equity Application	9,000.00	6,256.0823	
	CFS Wsale Index Aust Bond Application	18,000.00	19,251.3369	
	CFS Wsale Index Aust Share Application	12,600.00	10,414.0838	
	CFS Wsale Index Global Share Application	12,600.00	7,352.5121	
	CFS Wsale Index Property Sec Application	7,200.00	11,123.1268	
	PM Capital Wsale Enhanced Yiel Application	9,000.00	8,965.9295	
	Realindex Aust Share Value Application	5,400.00	5,007.8828	
	Macquarie Wsale Income Oppor Application	9,000.00	8,372.0930	
	Baillie Gifford Ws Lt Gbl Gwth Application	9,000.00	6,720.4301	
	Pimco Ws Global Bond Application	21,600.00	23,285.8991	
	Bennelong Wsale Ex-20 Aus Equi Application	7,200.00	4,689.3318	
	27 Apr 2023	FSI Global Credit Income Distribution	10.11	
		Distribution reinvested	10.11	11.3864
		FSI Strategic Cash Distribution	58.71	
Distribution reinvested		58.71	58.1690	
Macquarie Wsale Income Oppor Distribution		0.84		

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Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
1 May 2023	Distribution reinvested	0.84	0.7795
	FSI Strategic Cash		
	Adviser service fee	-65.09	64.4583
	FSI Australian Small Companies		
	Adviser service fee	-174.94	96.5826
	FSI Global Credit Income		
	Adviser service fee	-218.44	246.2406
	FSI Global Property Securities		
	Adviser service fee	-177.93	126.8030
	Lazard Ws Select Aust Equity		
	Adviser service fee	-130.16	82.6098
	FSI Strategic Cash		
	Adviser service fee	-437.14	432.8976
	Barrow Hanley Ws Global Share		
	Adviser service fee	-312.59	334.2494
	T. Rowe Price Ws Global Equity		
	Adviser service fee	-222.79	153.2150
	CFS Wsale Index Aust Bond		
	Adviser service fee	-442.05	468.9191
	CFS Wsale Index Aust Share		
	Adviser service fee	-304.06	252.6884
	CFS Wsale Index Global Share		
	Adviser service fee	-312.04	180.2241
CFS Wsale Index Property Sec			
Adviser service fee	-179.56	269.0844	
PM Capital Wsale Enhanced Yiel			
Adviser service fee	-218.71	218.1646	
Realindex Aust Share Value			
Adviser service fee	-129.90	121.4473	
Macquarie Wsale Income Oppor			
Adviser service fee	-219.45	204.0257	
Baillie Gifford Ws Lt Gbl Gwth			
Adviser service fee	-215.75	164.9843	
Pimco Ws Global Bond			
Adviser service fee	-528.62	568.2253	
Bennelong Wsale Ex-20 Aus Equi			
Adviser service fee	-175.87	113.7140	
25 May 2023	FSI Global Credit Income		
	Distribution	0.99	
	Distribution reinvested	0.99	1.1140
	FSI Strategic Cash		
	Distribution	69.41	

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36.

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Distribution reinvested	69.41	68.8386
	Macquarie Wsale Income Oppor		
	Distribution	0.82	
	Distribution reinvested	0.82	0.7675
1 Jun 2023	FSI Strategic Cash		
	Adviser service fee	-164.04	162.5768
22 Jun 2023	FSI Australian Small Companies		
	Distribution	211.60	
	Distribution reinvested	211.60	123.5188
30 Jun 2023	FSI Global Credit Income		
	Distribution	131.33	
	Distribution reinvested	131.33	148.5297
	FSI Global Property Securities		
	Distribution	106.22	
	Distribution reinvested	106.22	77.2284
	Lazard Ws Select Aust Equity		
	Distribution	63.78	
	Distribution reinvested	63.78	40.5880
	FSI Strategic Cash		
	Distribution	65.58	
	Distribution reinvested	65.58	65.0208
	Barrow Hanley Ws Global Share		
	Distribution	565.78	
	Distribution reinvested	565.78	616.7212
	T. Rowe Price Ws Global Equity		
	Distribution	0.61	
	Distribution reinvested	0.61	0.3927
	CFS Wsale Index Aust Bond		
	Distribution	1.88	
	Distribution reinvested	1.88	2.0564
	CFS Wsale Index Aust Share		
	Distribution	176.81	
	Distribution reinvested	176.81	150.8875
	CFS Wsale Index Global Share		
	Distribution	528.60	
	Distribution reinvested	528.60	303.8455
	CFS Wsale Index Property Sec		
	Distribution	580.69	
	Distribution reinvested	580.69	971.5409
	PM Capital Wsale Enhanced Yield		
	Distribution	195.95	
	Distribution reinvested	195.95	197.8693

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Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Realindex Aust Share Value		
	Distribution	23.94	
	Distribution reinvested	23.94	22.6747
	Macquarie Wsale Income Oppor		
	Distribution	0.82	
	Distribution reinvested	0.82	0.7702
	Bennelong Wsale Ex-20 Aus Equi		
	Distribution	9.15	
	Distribution reinvested	9.15	6.1175

Fees and costs summary

Fees deducted directly from your account		\$
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).		4,629.13
	\$	
Adviser service fee	4,629.13	
Total	4,629.13	
Fees and costs deducted from your investment		422.72
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.		
	\$	
Buy/sell spread	156.06	
Management fees and costs	250.82	
Performance fees	6.92	
Transaction costs	8.92	
Total	422.72	
Total fees and costs you paid		5,051.85
This approximate amount includes all the fees and costs that affected your investment during the period.		
For more information about fees and costs, please refer to your Product Disclosure Statement (PDS).		

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36.

Additional explanation of fees and costs

Tax

Rebates are shown before tax as the rebate is paid to you directly and therefore any tax liability is paid by you, not the Unit Trust.

For more information about your statement please refer to the Statement Hub website at www.cfs.com.au/statementhub

Member information

Do you have a question about your account or would you like to provide us with feedback?

Further information in relation to your account is available on request. If you require further information, need assistance understanding this statement, have another enquiry or would simply like to give us feedback, then please contact us by:

- (calling 13 13 36 Monday to Friday, 8:30am to 6pm Sydney time
- * emailing contactus@cfs.com.au
- + writing to Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

What to do if you have a complaint

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix it. Most complaints can be resolved promptly. If your complaint cannot be resolved quickly, we will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction as quickly as possible. There are maximum timeframes in which a final response must be provided to you, depending upon the type of complaint. For superannuation/pension complaints, we must provide a final response within 45 days, and for general investment product related complaints within 30 days. We aim to resolve your complaint much faster though, than these maximum timeframes.

To lodge a complaint, you can contact us by:

- Phone: 13 13 36
- Email: contactus@cfs.com.au
- Website: Submit a feedback form (www.cfs.com.au/feedback)
- Mail: CFS Complaints Resolution
Reply Paid 27
SYDNEY NSW 2001

External dispute resolution

If at any time you are not satisfied with the handling of your complaint or the resolution we have provided, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA by:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Note: To allow AFCA to easily identify us, please quote our membership number: 10318.

Time limits may apply to lodge a complaint with AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Annual Report

The Annual Report is available on our website by going to www.cfs.com.au/annual-reports

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36.

Report period: 19 Apr 2023 - 30 Jun 2023
Date prepared: 15 Sep 2023

Adviser: Direct Wealth Pty Ltd.
Alliance Wealth Pty Ltd
Adviser contact number: 07 35569400



Aj Rosson Pty Ltd
Statement Report
FirstChoice Wholesale Investments

Your details

As at date prepared

Address:	8 BUSHCHERRY CT BURPENGARY EAST QLD 4505	Account number:	0910 4253 9047
Email address:	adriano@jpshair.com.au	Mobile:	0412003412
		TFN Status:	Not Supplied

Your balance

Your balance as at 19 Apr 2023

\$0.00

Your balance as at 30 Jun 2023

\$177,463.44

Your account valuation

As at 30 Jun 2023

Investments	Option code	APIR code	Units	Unit price	Option value	Allocation	Distributions
Baillie Gifford WS LT Gbl Gwth	270	FSF1201AU	6,555.4458	\$1.4842	\$9,729.59	5.5%	\$0.00
Barrow Hanley WS Global Share	136	FSF0479AU	13,929.1738	\$0.9165	\$12,766.09	7.2%	\$565.78
Bennelong Wsale Ex-20 Aus Equi	314	FSF1697AU	4,581.7353	\$1.4927	\$6,839.16	3.9%	\$9.15
CFS Wsale Index Aust Bond	183	FSF0653AU	18,784.4742	\$0.9133	\$17,155.86	9.7%	\$1.88
CFS Wsale Index Aust Share	184	FSF0652AU	10,312.2829	\$1.1712	\$12,077.75	6.8%	\$176.81
CFS Wsale Index Global Share	185	FSF0654AU	7,476.1335	\$1.7388	\$12,999.50	7.3%	\$528.60
CFS Wsale Index Property Securities	186	FSF0655AU	11,825.5833	\$0.5974	\$7,064.60	4.0%	\$580.69
FSI Australian Small Companies	027	CMI0111AU	4,006.1558	\$1.7333	\$6,943.87	3.9%	\$211.60
FSI Global Credit Income	029	FSF0084AU	10,022.6062	\$0.8829	\$8,848.96	5.0%	\$142.43
FSI Global Property Securities	035	FSF0454AU	5,135.5039	\$1.3740	\$7,056.18	4.0%	\$106.22
FSI Strategic Cash	057	FSF0075AU	17,323.9312	\$1.0086	\$17,472.92	9.9%	\$193.70
Lazard WS Select Australian Equity	045	FSF0079AU	3,379.8146	\$1.5698	\$5,305.63	3.0%	\$63.78
Macquarie Wsale Income Opportunities	252	FSF1019AU	8,170.3845	\$1.0631	\$8,685.94	4.9%	\$2.48
PIMCO WS Global Bond	276	FSF1405AU	22,717.6738	\$0.9249	\$21,011.58	11.8%	\$0.00
PM Capital Wsale Enhanced Yield	188	FSF0677AU	8,945.6342	\$0.9893	\$8,849.92	5.0%	\$195.95
Realindex Aust Share Value	241	FSF1015AU	4,909.1102	\$1.0553	\$5,180.58	2.9%	\$23.94
T. Rowe Price Ws Global Equity	138	FSF0481AU	6,103.2600	\$1.5525	\$9,475.31	5.3%	\$0.61
Account value					\$177,463.44	100%	\$2,803.62

The Distribution details shown are for the reporting period selected.

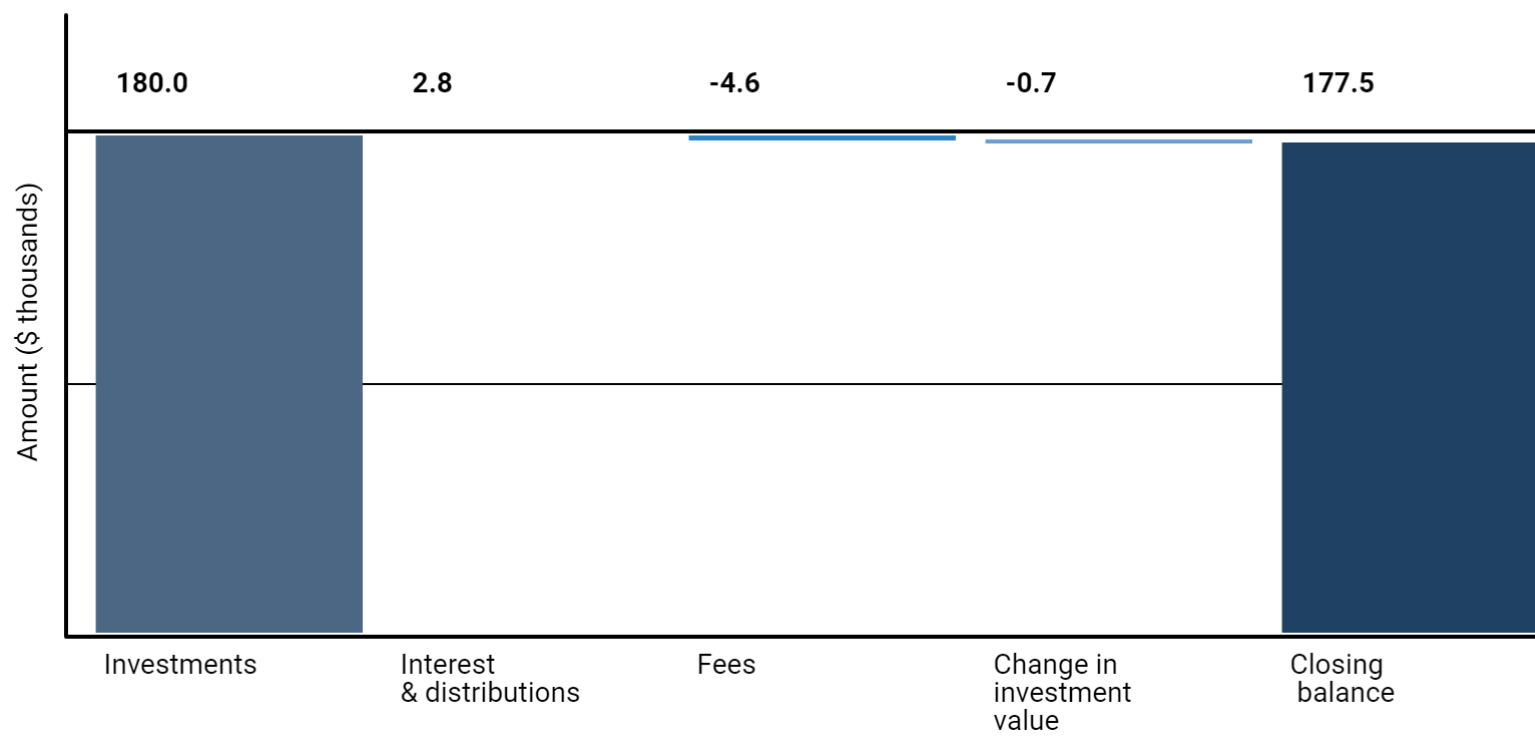
Distribution method: Reinvested

Your account summary

Start 19 Apr 2023 - End 30 Jun 2023

	Amount
Opening balance as at 19 April 2023	\$0.00
Your investments	
Applications	\$180,000.00
Distribution(s)	\$2,803.62
Fees	
Adviser service fee (includes reversals)	-\$4,629.13
Change in investment value The increase or decrease in the value of the investment over the report period.	-\$711.05
Closing balance as at 30 June 2023	\$177,463.44

Your account summary chart



Notes:

- Figures in this chart are shown to the nearest \$100. Figures rounded to \$0 are not shown.
- Transactions processed in the last 24 hours may not be shown.
- Insurance premiums are included in the chart as Withdrawals.
- Adjustment amounts (if applicable) are included in the Investment, Withdrawal or Interest & distributions sections of the chart.

Your investment selection

As at date prepared

You have selected to have your future investments invested as shown below:

Investments	Investment selection
FSI Australian Small Companies	4.0%
FSI Global Credit Income	5.0%
FSI Global Property Securities	4.0%
Lazard WS Select Australian Equity	3.0%
FSI Strategic Cash	10.0%
Barrow Hanley WS Global Share	7.0%
T. Rowe Price Ws Global Equity	5.0%
CFS Wsale Index Aust Bond	10.0%
CFS Wsale Index Aust Share	7.0%
CFS Wsale Index Global Share	7.0%
CFS Wsale Index Property Securities	4.0%
PM Capital Wsale Enhanced Yield	5.0%
Realindex Aust Share Value	3.0%
Macquarie Wsale Income Opportunities	5.0%
Baillie Gifford WS LT Gbl Gwth	5.0%

PIMCO WS Global Bond	12.0%
Bennelong Wsale Ex-20 Aus Equi	4.0%
	100%

Your asset allocation

As at 30 Jun 2023

Your account balance

\$177,463.44



* The asset type includes allocations to alternatives

Note: These figures are calculated based on the percentage of your account(s) invested in each option as at 30 Jun 2023 and the benchmark asset allocation for each option as shown in the latest Product Disclosure Statement (PDS). The actual allocation may vary slightly from this.

Your investment manager allocation

As at 30 Jun 2023

Investment manager



Note: These figures are calculated based on the percentage of your account(s) invested in each option as at 30 Jun 2023 and the benchmark manager allocation shown in the fund profiles, available at colonialfirststate.com.au. The actual allocation may vary slightly from this.

Your transactions

Start 19 Apr 2023 - End 30 Jun 2023

Date	Transaction description	Gross	Fees/Taxes	Net
19 Apr 2023	Application	\$180,000.00	\$0.00	\$180,000.00
27 Apr 2023	Distribution	\$69.66	\$0.00	\$69.66
01 May 2023	Adviser Service Fee - Monthly	-\$65.09	\$0.00	-\$65.09
01 May 2023	Adviser Service Fee - One-off	-\$4,400.00	\$0.00	-\$4,400.00
25 May 2023	Distribution	\$71.22	\$0.00	\$71.22
01 Jun 2023	Adviser Service Fee - Monthly	-\$164.04	\$0.00	-\$164.04
22 Jun 2023	Distribution	\$211.60	\$0.00	\$211.60
30 Jun 2023	Distribution	\$2,451.14	\$0.00	\$2,451.14

Note: Adviser Service Fee - Monthly amounts displayed can include both dollar and percentage-based ongoing/fixed term adviser service fees deducted from your account.

Your performance

Investments	From	To	For period selected* %	3 months %	6 months %	1 year %	2 years* %	3 years* %
FSI Aust Small Co	19 Apr 2023	30 Jun 2023	-1.15%	-	-	-	-	-
FSI Glob Cred Income	19 Apr 2023	30 Jun 2023	0.76%	-	-	-	-	-
FSI Global Prop Sec	19 Apr 2023	30 Jun 2023	0.48%	-	-	-	-	-
Lazard Slt Aus Equi	19 Apr 2023	30 Jun 2023	0.68%	-	-	-	-	-
FSI Strategic Cash	19 Apr 2023	30 Jun 2023	0.79%	-	-	-	-	-
Barrow Hanley Glb Sh	19 Apr 2023	30 Jun 2023	3.88%	-	-	-	-	-
T. Rowe Price Glb Eq	19 Apr 2023	30 Jun 2023	7.92%	-	-	-	-	-
CFS Index Aust Bond	19 Apr 2023	30 Jun 2023	-2.28%	-	-	-	-	-
CFS Index Aust Share	19 Apr 2023	30 Jun 2023	-1.77%	-	-	-	-	-
CFS Index Global Shr	19 Apr 2023	30 Jun 2023	5.77%	-	-	-	-	-
CFS Index Prop Sec	19 Apr 2023	30 Jun 2023	0.63%	-	-	-	-	-
PM Cap Enhanced Yld	19 Apr 2023	30 Jun 2023	0.78%	-	-	-	-	-
RI Aust Share Value	19 Apr 2023	30 Jun 2023	-1.69%	-	-	-	-	-
Macquarie Income Opp	19 Apr 2023	30 Jun 2023	-1.07%	-	-	-	-	-
Baillie LT Gbl Gwth	19 Apr 2023	30 Jun 2023	10.72%	-	-	-	-	-
PIMCO Global Bond	19 Apr 2023	30 Jun 2023	-0.28%	-	-	-	-	-
Benn ex-20 Aust Equi	19 Apr 2023	30 Jun 2023	-2.62%	-	-	-	-	-
Overall performance	19 Apr 2023	30 Jun 2023	1.19%	-	-	-	-	-

* For periods over 12 months the performance figures are annualised.

Notes:

- The figures above include an income tax adjustment where the offering is a superannuation offering.
- The performance calculation for interest-bearing options does not include interest until it has been credited.
- This may have a significant impact on the results when using short-term reporting periods.

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36.

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AJ Rosson SMSF

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Transfers In (28500)					
(Transfers In) Rosson, Julie - Accumulation (ROSJUL00001A)					
01/07/2022	Direct Credit AUSTRALIAN RET IR PRN_CVD1YWEK27D6DV [SuperStream roll in at 01/07/2022 - PRN:PRN_CVD1YWEK27D6DV]			77,864.43	77,864.43 CR
30/06/2023	Direct Credit AUSTRALIAN RET IR PRN_LUPE3PW5HKHKL5 [SuperStream roll in at 30/06/2023 - PRN:PRN_LUPE3PW5HKHKL5]			6,233.85	84,098.28 CR
				84,098.28	84,098.28 CR

Total Debits: 0.00

Total Credits: 84,098.28



30 June 2022

Mrs Julie Rosson
8 Bushcherry Court
BURPENGARY EAST QLD 4505

Your member number
007788318

Dear Julie,

Request to rollover your Australian Retirement Trust benefit – confirmation of transfer

We'd like to confirm we've transferred part of your super benefit as requested.

An amount of \$77,864.43 has now been paid to AJ ROSSON SMSF.

We've enclosed a *Rollover benefits statement* confirming the payment.



You can roll your super back to Australian Retirement Trust anytime

While part of your super has now been transferred, we remain committed to helping you make the most of your super to have the retirement lifestyle you want.

If you have any questions please visit australianretirementtrust.com.au or call us on **13 11 84** (or +617 3121 0700 if calling from overseas) between 8.00am and 6.30pm AEST, Monday to Friday.

Yours sincerely,

The Australian Retirement Trust Team

Section A: Receiving fund's details - please state information below, if known.

Australian business number (ABN):31710166794

Unique Superannuation identifier (USI):

Name:AJ ROSSON SMSF

Member client identifier:J ROSSON

Postal address – Street address:8 Bushcherry Court

Suburb/town/locality:BURPENGARY EAST

State/territory:QLD

Postcode:4505

Section B: Members's details - please state information below, if known.

Tax file number (TFN):208050433

Full name:

Title:Mrs

Family name:Rosson

First given name:Julie Louise

Other given names:

Postal address – Street address:8 Bushcherry Court

Suburb/town/locality:BURPENGARY EAST

State/territory:QLD

Postcode:4505

Date of birth:17/08/1977

Sex:Female

Daytime phone number (include area code):0412 774 984

Email address (if applicable):
JULIE@JPSHAIR.COM.AU

Section C: Rollover transaction details

Service period start date:24/11/1994

Tax components:

Tax-free component: \$ 50,497.79

KiwiSaver tax-free component: \$ 0.00

Taxable component:

Element taxed in the fund: \$ 27,366.64

Element untaxed in the fund: \$ 0.00

Total Tax components: \$ 77,864.43

Preservation amounts:

Preserved amount: \$ 77,864.43

KiwiSaver preserved amount: \$ 0.00

Restricted non-preserved amount: \$ 0.00

Unrestricted non-preserved amount: \$ 0.00

Total preservation amounts: \$ 77,864.43



Section D: Non-complying fund - only complete if you're a trustee of a non-complying fund.

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

Section E: Declaration

Fund's ABN: 98 503 137 921

Fund's name: Australian Retirement Trust (Previously Sunsuper)

Contact name:Julie Bingham

Email address (if applicable):

Daytime phone number (including area code):13 11 84

Signature of authorised person:

Julie Bingham

Date:30/06/2022

You do not need to send a copy of this statement to the Australian Taxation Office, however, you must keep a copy for your records for a period of five years.

Important information

Death benefit

Your death benefit consists of your account balance (at the time the benefit is paid) and your insurance benefit if you have active cover through Australian Retirement Trust at the time of your death.

Your Total & Permanent Disability benefit

Your Total & Permanent Disability benefit consists of your account balance (at the time your benefit is paid) and your insurance benefit if you have active cover through Australian Retirement Trust at the time the disablement occurs.

Insurance fee

Insurance premiums in *Super Savings* (Tailored Income Protection only), *Super Savings - Business* and most *Super Savings - Corporate* plans include an insurance fee to offset Australian Retirement Trust's costs of providing the cover. Refer to the relevant Insurance guide, available at australianretirementtrust.com.au/pds for more information.

Tax

Tax and tax deductions

The benefit of any tax deduction may be passed on to members with an *Accumulation account* only, by reducing the amount of contributions tax payable. The benefit of any tax deduction is not passed on to Transition to retirement accounts.

MySuper Product Dashboard

The MySuper Product Dashboard is designed to provide key information to help you compare Australian Retirement Trust's investments and fees with other MySuper products and make an informed choice about your super. Our latest MySuper Product Dashboard for the Lifecycle Investment Strategy is available on our website, visit australianretirementtrust.com.au/dashboard

Superannuation contribution follow up

We do not know whether a contribution is due for you because we do not have sufficient information about your employment status or other relevant personal circumstances. Please check your statement to make sure all your employer and other contributions are listed. Talk to your employer or Australian Retirement Trust if you believe any payments may be missing. If you make personal member contributions to Australian Retirement Trust, your employer has 28 days from the end of the month the contributions were taken out of your pay to send them to us.

Concerns and complaints

If you are unhappy with our service or super fund, we offer a complaint resolution process at no additional cost to you.

To discuss your complaint please contact our Customer Service Team on **13 11 84**, or online via australianretirementtrust.com.au/contact-us. You can also write to: Australian Retirement Trust Customer Relations, GPO Box 2924 Brisbane Qld 4001.

We'll do everything we can to resolve the issue as quickly as possible. If you are not happy with our final response to your complaint, or Australian Retirement Trust has not provided a final response within 90 days you can contact the Australian Financial Complaints Authority (AFCA). This is an authorised independent body set up by the Federal Government to help resolve complaints disputes through conciliation between financial institutions and their customers. Access to AFCA is available at no additional cost to customers.

You can also choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to Australian Retirement Trust.

AFCA can be contacted in writing at Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001. You can also call 1800 931 678 or contact them via email info@afca.org.au or www.afca.org.au.

Access to AFCA is free of charge.

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. It is possible that AFCA cannot deal with your matter.

For more information on the complaints resolution process refer to australianretirementtrust.com.au/complaint

Contacting us is easy

If you have any questions or would like more information please contact us on **13 11 84** (+61 7 3121 0700 when overseas).

You can also contact us at australianretirementtrust.com.au/contact-us, in writing at GPO Box 2924 Brisbane Qld 4001

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975, is the issuer of this *Member benefit statement*. Trustee of Australian Retirement Trust, ABN 60 905 115 063, USI 98 503 137 921 001.

SuperStream Rollover / Release Authority

As at 30 June 2023

1. Rollover / Release Authority Summary

Member's / Beneficiary's Name: Julie Louise Rosson

Transaction Type: SuperStream Roll In

Date: 01/07/2022

Transaction Status: Roll In Transaction Processed

2. Rollover / Release Authority Details

Member Details:

Is the rollover for a member or a beneficiary? Member

Member's Name: Julie Louise Rosson

Member Account: Default accumulation account

TFN: *****433

Date of Birth: *****1977

Sex: Female

Address: 8 Bushcherry Court, Burpengary East, 4505, QLD, AUSTRALIA

Service Period Start Date: 24/11/1994

Receiving Fund Details:

Is the fund an SMSF? Yes

Name: The Trustee for AJ ROSSON SMSF

ABN: 31710166794

ESA: bglsf360

Member Client ID:

Bank Account

BSB: 124152

Account Name: AJ ROSSON SMSF

Account Number: 23309147

Transferring Fund Details:

Is the fund an SMSF? No

Name: THE TRUSTEE FOR SUNSUPER SUPERANNUATION FUND

ABN: 98503137921

ESA:

USI: 98503137921001

Member Client ID: 007788318_SOL

SuperStream Rollover / Release Authority

As at 30 June 2023

Rollover Transaction Details:

Is the request for the entire balance? No

Payment Reference Number: PRN_CVD1YWEK27D6DV

Requested Amount: \$77,864.43



Rollover Components

Tax Free Component: \$50,497.79

Element Taxed In The Fund: \$27,366.64

Element Untaxed In The Fund: \$0.00

Kiwisaver Tax Free Component: \$0.00

Preservation Amounts

Preserved Amount: \$77,864.43

Restricted Non-Preserved: \$0.00

Unrestricted Non-Preserved: \$0.00

Kiwisaver Preserved Amount: \$0.00

Is the request a Death Benefit Rollover? No

3. SuperStream Rollover / Release Authority Transaction History

Date	Transaction Status	Transaction Source	Processed By
24/10/2022	Roll In Transaction Processed	User created	Emma Nemitz
01/07/2022	Roll In Transaction Received	Electronically received (Fund)	SYSTEM

29 June 2023

Australian Retirement Trust Pty Ltd
ABN 88 010 720 840 AFSL No. 228975
✉ GPO Box 2924 Brisbane QLD 4001
☎ 13 11 84
🌐 australianretirementtrust.com.au

Mrs Julie Rosson
8 Bushcherry Court
BURPENGARY EAST QLD 4505

Your member number

007788318

Dear Julie,

Request to rollover your *Super Savings* benefit – confirmation of transfer

We'd like to confirm we've transferred your super benefit as requested.

An amount of \$6,233.85 has now been paid to AJ ROSSON SMSF. 

We've enclosed a *Member benefit statement* and a *Rollover benefits statement* confirming the payment.

You're welcome back anytime

Simply visit australianretirementtrust.com.au/join to open a new account or contact us on **13 11 84** (or +61 7 3333 7400 if calling from overseas) between 8.00am and 6.30pm AEST, Monday to Friday. We'll then be in touch with ways to get your super working harder for you.

Since joining Australian Retirement Trust, you've enjoyed the benefits of being a part of one of Australia's largest and fastest growing profit-for-members funds with great benefits including:

- **Lower fees and better services.** As a fund that works for members, not shareholders, we are committed to returning profits to members as lower fees and better services.
- **Strong, long-term returns,** Our experienced investment team has a track record of delivering strong investment returns, with the Australian Retirement Trust *Super Savings* Balanced investment option adopting the investment strategy of the Sunsuper Balanced investment option, which returned 16.5% for the year, 10.2% p.a. over 10 years, and outperformed the industry average over 1, 3, 5, 7 and 10 years, to 31 December 2021*.

Plus, we offer award winning retirement products to take you through retirement.

If you have any questions please visit australianretirementtrust.com.au or call us on **13 11 84** (or +61 7 3333 7400 if calling from overseas) between 8.00am and 6.30pm AEST, Monday to Friday.

Yours sincerely,

The Australian Retirement Trust Team

*Past performance is not a reliable indicator of future performance. The Australian Retirement Trust Super Savings Balanced option has adopted the pre-merger investment strategy of the Sunsuper Balanced option. The industry average is the average return for the SR50 Balanced (60-76) Index which comprises the 50 largest investment options with a similar asset allocation to growth style assets between 60-76%. Investment returns are net of investment fees and costs and where applicable investment tax. Source: SuperRatings Fund Crediting Rate Survey - SR50 Balanced (60-76) Index, December 2021. The Super Savings Balanced option has identical investments to the Balanced Pool in the Lifecycle Investment Strategy. Members invested in the Lifecycle Investment Strategy are invested 100% in the Balanced Pool until age 55.

Our qualified financial advisers can provide advice about your Super Savings account. This service is included with your membership. More comprehensive advice may incur an additional fee. Australian Retirement Trust employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by Australian Retirement Trust. Australian Retirement Trust has established a panel of accredited external financial advisers for our members. Australian Retirement Trust is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840, AFSL No. 228975, is the Trustee and issuer of Australian Retirement Trust ABN 60 905 115 063, USI 60 905 115 063 003. This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) can be obtained by visiting australianretirementtrust.com.au/pds or calling 13 11 84. You should consider the PDS and TMD in deciding whether to acquire, or to continue to hold, the product.

Section A: Receiving fund's details - please state information below, if known.

Australian business number (ABN): 31710166794

Unique Superannuation identifier (USI):

Name: AJ ROSSON SMSF

Member client identifier: J ROSSON

Postal address – Street address: 8 Bushcherry Court

Suburb/town/locality: BURPENGARY EAST

State/territory: QLD

Postcode: 4505

Section B: Member's details

Tax file number (TFN) [REDACTED]

Full name

Title: Mrs

Family name: Rosson

First given name: Julie

Other given names:

Postal address – Street address: 8 Bushcherry Court

Suburb/town/locality: BURPENGARY EAST

State/territory: QLD

Postcode: 4505

Date of birth: 17/08/1977

Sex: Female

Daytime phone number (include area code): 0412 774 984

Email address (if applicable):
julie@jpshair.com.au

Section C: Rollover transaction details

Service period start date: 24/11/1994

Tax components:

Tax-free component \$ 3,891.21

KiwiSaver tax-free component \$ 0.00

Taxable component

Element taxed in the fund \$ 2,342.64

Element untaxed in the fund \$ 0.00

Total Tax components \$ 6,233.85

Preservation amounts:

Preserved amount \$ 6,233.85

KiwiSaver preserved amount \$ 0.00

Restricted non-preserved amount \$ 0.00

Unrestricted non-preserved amount \$ 0.00

Total preservation amounts \$ 6,233.85



Section D: Non-complying fund - only complete if you're a trustee of a non-complying fund.

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

Section E: Declaration

Fund's ABN: 60 905 115 063

Fund's name: Australian Retirement Trust

Contact name: Julie Bingham

Email address (if applicable):

Daytime phone number (including area code): 13 11 84

Signature of authorised person: Julie Bingham **Date:** 29/06/2023

You do not need to send a copy of this statement to the Australian Taxation Office, however, you must keep a copy for your records for a period of five years.

SuperStream Rollover / Release Authority

As at 30 June 2023

1. Rollover / Release Authority Summary

Member's / Beneficiary's Name: Julie Louise Rosson

Transaction Type: SuperStream Roll In

Date: 30/06/2023

Transaction Status: Roll In Transaction Processed

2. Rollover / Release Authority Details

Member Details:

Is the rollover for a member or a beneficiary? Member

Member's Name: Julie Louise Rosson

Member Account: Default accumulation account

TFN: *****433

Date of Birth: *****1977

Sex: Female

Address: 8 Bushcherry Court, Burpengary East, 4505, QLD, AUSTRALIA

Service Period Start Date: 24/11/1994

Receiving Fund Details:

Is the fund an SMSF? Yes

Name: The Trustee for AJ ROSSON SMSF

ABN: 31710166794

ESA: bglsf360

Member Client ID:

Bank Account

BSB: 124152

Account Name: AJ ROSSON SMSF

Account Number: 23309147

Transferring Fund Details:

Is the fund an SMSF? No

Name: THE TRUSTEE FOR AUSTRALIAN RETIREMENT TRUST

ABN: 60905115063

ESA:

USI: 60905115063003

Member Client ID: 007788318_SOL

SuperStream Rollover / Release Authority

As at 30 June 2023

Rollover Transaction Details:

Is the request for the entire balance? Yes

Insurance

Insured Death Cover: \$0.00

Insured TDP Cover: \$0.00

Insured Income Protection Monthly Cover: \$0.00

Payment Reference Number: PRN_LUPE3PW5HKHKL5

Requested Amount: \$6,233.85



Rollover Components

Tax Free Component: \$3,891.21

Element Taxed In The Fund: \$2,342.64

Element Untaxed In The Fund: \$0.00

Kiwisaver Tax Free Component: \$0.00

Preservation Amounts

Preserved Amount: \$6,233.85

Restricted Non-Preserved: \$0.00

Unrestricted Non-Preserved: \$0.00

Kiwisaver Preserved Amount: \$0.00

Is the request a Death Benefit Rollover? No

3. SuperStream Rollover / Release Authority Transaction History

Date	Transaction Status	Transaction Source	Processed By
03/07/2023	Roll In Transaction Processed	User created	Eddy Lee
30/06/2023	Roll In Transaction Received	Electronically received (Fund)	SYSTEM



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL and ACL 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

STATEMENT

Account Number: **23328495**
 BSB: 124152
 From 01-Apr-2023 to 30-June-2023

Business Term Loan

Account Details		Statement Summary	
Aj Rosson Pty Ltd AS Trustee For Aj Rosson Smsf		Opening Balance	\$ 503,713.64 dr
Details as at 30-June-2023		Total Credits	\$ 10,400.00 cr
Interest Rate:	5.99% p.a.	Total Debits	\$ 7,573.42 dr
Totals 1 July to 30 June	2022/2023 2021/2022	Closing Balance	\$ 500,887.06 dr
Debit Interest Charged	0.00 0.00		

Transactions		Debit	Credit	Balance
2023				
01-Apr	Opening Balance			503,713.64 dr
07-Apr	Transfer Bch-57196796		800.00	502,913.64 dr
14-Apr	Transfer Bch-94058504		800.00	502,113.64 dr
21-Apr	Transfer Bch-99115496		800.00	501,313.64 dr
28-Apr	Transfer Bch-50482964		800.00	500,513.64 dr
28-Apr	Interest	2,556.81		503,070.45 dr
	Effective Date 29-Apr			
05-May	Transfer Bch-67542676		800.00	502,270.45 dr
12-May	Transfer Bch-03729656		800.00	501,470.45 dr
19-May	Transfer Bch-94140544		800.00	500,670.45 dr
26-May	Transfer Bch-80675496		800.00	499,870.45 dr
28-May	Interest	2,469.67		502,340.12 dr
	Effective Date 29-May			
02-June	Transfer Bch-76519164		800.00	501,540.12 dr
09-June	Transfer Bch-15160344		800.00	500,740.12 dr
16-June	Transfer Bch-77110604		800.00	499,940.12 dr
23-June	Transfer Bch-29882804		800.00	499,140.12 dr
28-June	Interest	2,546.94		501,687.06 dr
	Effective Date 29-June			
30-June	Transfer Bch-85577896		800.00	500,887.06 dr
30-June	Closing Balance			500,887.06 dr
		Total Debits & Credits	7,573.42 10,400.00	

Current Rate is 5.99% p.a.

Changes to the Business Lending Supplementary Terms and Conditions that apply to your Loan with BOQ effective from 1 March 2023

The Contact Clause in the Some Important Points Section of the Business Lending supplementary Terms and Conditions is amended by deleting the words "(24 hours a day, seven days a week)" and replaced with "Visit www.boq.com.au/contact-us for our operating hours."

Please note that from 1 March 2023, if you call Bank of Queensland Limited (BOQ) on 1300 55 72 72 between 8am-8pm Monday to Friday or 9am-5pm Saturday AEDT (excluding Public Holidays), we'll be able to help you with all your banking enquiries, just like we do today. Outside of these hours, you can call us for help with critical services, like reporting a lost or stolen card or resetting your Internet Banking password.

The changes that were/are being made to the **Business Lending Supplementary Terms and Conditions** are as follows:

The following change is effective on and from **1 February 2023**:

- Paragraph 1.3: The following sentence removes the words "Monday to Saturday 7.00 a.m. to 7.00 p.m. (AEST):" and becomes:
 - o "calling our Customer Contact Centre on 1300 55 72 72:"
- Paragraph 4.4. (d): The following sentence removes the words "between 7.00a.m. and 7.00p.m. (AEST) Monday to Saturday" and becomes:
 - o "If, due to a service fault or difficulty with BOQ ATMs or Internet Banking, you do not receive confirmation that the service has received your instructions, you must notify us by telephoning 1300 55 72 72 or 617 3336 2420 if you are calling from outside Australia."
- Paragraph 4.7 (a): The following sentence removes the words "(24 hours a day, 7 days a week)" and becomes:
 - o "The best way to make a report is to call BOQ's Contact Centre on 1300 55 72 72 within Australia or 617 3336 2420 if you are calling from outside Australia."
- Paragraph 4.7 (b): The following sentence removes the words "(24 hours a day, 7 days a week)" and becomes:
 - o "Selecting a new PIN at any branch or requesting cancellation of your Card by calling 1300 55 72 72 or 617 3336 2420 if you are calling from outside Australia."
- Paragraph 6.4 (b): The following sentence removes the words "24 hours a day, 7 days a week" and becomes:
 - o "Call us on 1300 55 72 72."
- Paragraph 6.5: The following sentence removes the words "from 7.00a.m. to 7.00p.m. (AEST), Monday to Saturday" and becomes:
 - o "Many details can be changed simply by calling our Customer Contact Centre on 1300 55 72 72 or by visiting your local branch or Business Banking Centre."

Home Insurance Reminder Notice

Home insurance cover is a condition of your loan if it is secured by residential property and it is important you review your policy and ensure it is current. It is also important to ensure your home is adequately covered and we encourage you to review the specified amount of cover with your insurer. For information regarding the risks of under-insurance, please visit the Australian Securities and Investments Commission (ASIC) Moneysmart website (www.moneysmart.gov.au). If you would like to receive a quote for home insurance please call us on 1800 675 511.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

SECURITY ALERT FOR PIN AND PAC HOLDERS – visit www.boq.com.au

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.

Do you have a complaint?

If you experience a problem, are not satisfied with our products or services or a decision we have made, you can call us on 1300 55 72 72 or complete the online complaints form at www.boq.com.au/feedback-and-complaints.

For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

If you're unhappy with our response, you can contact the Australian Financial Complaint Authority (AFCA) to review it. AFCA provides a free, independent external dispute resolution process. To contact AFCA call them on 1800 931 678 or go to www.afca.org.au.



Bank of Queensland Limited
ABN 32 009 656 740
AFSL and ACL 244616
BOQ Centre
Level 6, 100 Skyring Terrace
Newstead Qld 4006
GPO Box 898, Brisbane 4001
Telephone 1300 55 72 72
Facsimile (07) 3212 3399
www.boq.com.au

STATEMENT

Account Number: **23328495**
BSB: 124152
From 08-Feb-2023 to 31-Mar-2023

Business Term Loan

Account Details			Statement Summary	
Aj Rosson Pty Ltd			Opening Balance	\$ 505,233.16 dr
AS Trustee For			Total Credits	\$ 6,400.00 cr
Aj Rosson Smsf			Total Debits	\$ 4,880.48 dr
			Closing Balance	\$ 503,713.64 dr
Details as at 31-Mar-2023				
Interest Rate:		5.99% p.a.		
Totals 1 July to 30 June	2022/2023	2021/2022		
Debit Interest Charged	20,213.64	0.00		

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2023				
08-Feb	Opening Balance			505,233.16 dr
10-Feb	Transfer Bch-78962996		800.00	504,433.16 dr
17-Feb	Transfer Bch-22499076		800.00	503,633.16 dr
24-Feb	Transfer Bch-65475576		800.00	502,833.16 dr
27-Feb	Interest	2,483.73		505,316.89 dr
	Effective Date 28-Feb			
03-Mar	Transfer Bch-93743244		800.00	504,516.89 dr
10-Mar	Transfer Bch-19763336		800.00	503,716.89 dr
17-Mar	Transfer Bch-52007276		800.00	502,916.89 dr
24-Mar	Transfer Bch-66787436		800.00	502,116.89 dr
28-Mar	Interest	2,396.75		504,513.64 dr
	Effective Date 29-Mar			
31-Mar	Transfer Bch-31194764		800.00	503,713.64 dr
31-Mar	Closing Balance			503,713.64 dr
	Total Debits & Credits	4,880.48	6,400.00	

Current Rate is 5.99% p.a.

Changes to the Business Lending Supplementary Terms and Conditions that apply to your Loan with BOQ effective from 1 March 2023

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Please note that from 1 March 2023, if you call Bank of Queensland Limited (BOQ) on 1300 55 72 72 between 8am-8pm Monday to Friday or 9am-5pm Saturday AEDT (excluding Public Holidays), we'll be able to help you with all your banking enquiries, just like we do today. Outside of these hours, you can call us for help with critical services, like reporting a lost or stolen card or resetting your Internet Banking password.

The changes that were/are being made to the **Business Lending Supplementary Terms and Conditions** are as follows:

The following change is effective on and from **1 February 2023**:



Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL and ACL 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

STATEMENT

Account Number: **23328495**
 BSB: 124152
 From 30-Aug-2022 to 07-Feb-2023

Business Term Loan

Account Details		Statement Summary	
Aj Rosson Pty Ltd AS Trustee For Aj Rosson Smsf		Opening Balance	\$ 510,895.11 dr
Details as at 07-Feb-2023		Total Credits	\$ 18,400.00 cr
Interest Rate: 5.99% p.a.		Total Debits	\$ 12,738.05 dr
Totals 1 July to 30 June	2022/2023	2021/2022	
Debit Interest Charged	15,333.16	0.00	
		Closing Balance	\$ 505,233.16 dr

Transactions		Debit	Credit	Balance
2022				
30-Aug	Opening Balance			510,895.11 dr
02-Sep	Transfer Bch-29879096		800.00	510,095.11 dr
09-Sep	Transfer Bch-57660996		800.00	509,295.11 dr
16-Sep	Transfer Bch-01471496		800.00	508,495.11 dr
23-Sep	Transfer Bch-11141944		800.00	507,695.11 dr
28-Sep	Interest	2,590.46		510,285.57 dr
	Effective Date 29-Sep			
30-Sep	Transfer Bch-67581464		800.00	509,485.57 dr
07-Oct	Transfer Bch-94813296		800.00	508,685.57 dr
14-Oct	Transfer Bch-32158424		800.00	507,885.57 dr
21-Oct	Transfer Bch-87666936		800.00	507,085.57 dr
28-Oct	Transfer Bch-27320276		800.00	506,285.57 dr
28-Oct	Interest	2,502.44		508,788.01 dr
	Effective Date 29-Oct			
04-Nov	Transfer Bch-44352296		800.00	507,988.01 dr
11-Nov	Transfer Bch-84951464		800.00	507,188.01 dr
18-Nov	Transfer Bch-21065016		800.00	506,388.01 dr
25-Nov	Transfer Bch-68675976		800.00	505,588.01 dr
28-Nov	Interest	2,580.79		508,168.80 dr
	Effective Date 29-Nov			
02-Dec	Transfer Bch-11839356		800.00	507,368.80 dr
09-Dec	Transfer Bch-64239604		800.00	506,568.80 dr
16-Dec	Transfer Bch-92504404		800.00	505,768.80 dr
23-Dec	Transfer Bch-44878636		800.00	504,968.80 dr
28-Dec	Interest	2,493.20		507,462.00 dr
	Effective Date 29-DEC			
30-Dec	Transfer Bch-51020004		800.00	506,662.00 dr
2023				
06-Jan	Transfer Bch-09624600		800.00	505,862.00 dr

Transactions		Continued		
Posting Date	Transaction Details	Debit	Credit	Balance
2023				
13-Jan	Transfer Bch-25041804		800.00	505,062.00 dr
20-Jan	Transfer Bch-61634964		800.00	504,262.00 dr
27-Jan	Transfer Bch-22784636		800.00	503,462.00 dr
28-Jan	Interest	2,571.16		506,033.16 dr
	Effective Date 29-Jan			
03-Feb	Transfer Bch-41244544		800.00	505,233.16 dr
07-Feb	Closing Balance			505,233.16 dr
Total Debits & Credits		12,738.05	18,400.00	
Current Rate is 5.99% p.a.				

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Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.

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Transaction Update

Bank of Queensland Limited

ABN 32 009 656 740
Level 6, 100 Skyring Terrace, Newstead Qld 4006
GPO BOX 898, Brisbane QLD 4001
Tel +61 7 3212 3333
Fax +61 7 3212 3399
AFSL and ACL No. 244616

3 YR FXD BTL OTHER SECURITY
Account Number: 23328495

Printed: 14/10/2022
Pages: 1

AJ ROSSON PTY LTD
AS TRUSTEE FOR
AJ ROSSON SMSF
8 BUSHCHERRY COURT
BURPENGARY QLD 4505

Transactions

From: 29/07/2022
To: 14/10/2022

Date	Description	Debit	Credit	Balance
29/07/2022	Opening Balance			\$0.00
29/07/2022	External Settlement	\$511,500.00		-\$511,500.00
05/08/2022	Transfer Transfer Bch-78614276		\$800.00	-\$510,700.00
12/08/2022	Transfer Transfer Bch-29226496		\$800.00	-\$509,900.00
19/08/2022	Transfer Transfer Bch-60180916		\$800.00	-\$509,100.00
26/08/2022	Transfer Transfer Bch-91556596		\$800.00	-\$508,300.00
28/08/2022	Capitalisation Bch-38133056 Effective Date: 29/08/2022	\$2,595.11		-\$510,895.11
02/09/2022	Transfer Transfer Bch-29879096		\$800.00	-\$510,095.11
09/09/2022	Transfer Transfer Bch-57660996		\$800.00	-\$509,295.11
16/09/2022	Transfer Transfer Bch-01471496		\$800.00	-\$508,495.11
23/09/2022	Transfer Transfer Bch-11141944		\$800.00	-\$507,695.11
28/09/2022	Capitalisation Bch-43433504 Effective Date: 29/09/2022	\$2,590.46		-\$510,285.57
30/09/2022	Transfer Transfer Bch-67581464		\$800.00	-\$509,485.57
07/10/2022	Transfer Transfer Bch-94813296		\$800.00	-\$508,685.57
14/10/2022	Transfer Transfer Bch-32158424		\$800.00	-\$507,885.57

NOTE: THIS IS NOT A STATEMENT OF ACCOUNT, YOUR FORMAL STATEMENT WILL BE MAILED WHEN DUE OR CAN BE ORDERED IF REQUIRED.

AJ Rosson SMSF

Contributions Breakdown Report



For The Period 01 July 2022 - 30 June 2023

Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Rosson, Adriano	20/06/1976	46	260,401.69	0.00	0.00	0.00	0.00	0.00
Rosson, Julie	17/08/1977	44	19,911.98	22,257.51	0.00	0.00	0.00	22,257.51
All Members				22,257.51	0.00	0.00	0.00	22,257.51

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Rosson, Adriano	Concessional (5 year carry forward cap available)	0.00	115,000.00	115,000.00 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap 
Rosson, Julie	Concessional (5 year carry forward cap available)	22,257.51	104,350.00	82,092.49 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap 

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Rosson, Adriano							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	15,000.00	0.00	
Unused Concessional Contribution	0.00	25,000.00	25,000.00	25,000.00	12,500.00	27,500.00	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	50,000.00	75,000.00	87,500.00	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	115,000.00	115,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	260,401.69	
Rosson, Julie							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	25,650.00	22,257.51	
Unused Concessional Contribution	0.00	25,000.00	25,000.00	25,000.00	1,850.00	5,242.49	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	50,000.00	75,000.00	76,850.00	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	104,350.00	82,092.49 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	19,911.98	

NCC Bring Forward Caps

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Rosson, Adriano	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Rosson, Julie	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Rosson, Julie

Date	Transaction Description	Ledger Data				SuperStream Data						
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
21/07/2022	Direct Credit SuperChoice P/L PC150722-162172404	Employer	2,250.04				Employer	JPS Hair & Beauty	2,250.04			
18/10/2022	Direct Credit SuperChoice P/ L PC121022-155652365	Employer	6,442.49				Employer	JPS Hair & Beauty	6,442.49			
20/01/2023	Direct Credit SuperChoice P/ L PC160123-196436750	Employer	6,782.49				Employer	JPS Hair & Beauty	6,782.49			
12/04/2023	Direct Credit SuperChoice P/ L PC040423-158536788	Employer	6,782.49				Employer	JPS Hair & Beauty	6,782.49			
Total - Rosson, Julie			22,257.51	0.00	0.00	0.00				22,257.51	0.00	0.00



Total for All Members	22,257.51	0.00	0.00	0.00
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SMSF ESTABLISHMENT DEED

AJ ROSSON SMSF

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Trust Deed of AJ ROSSON SMSF

Party

This Deed is made by the Trustee referred to in the Schedule (the “Trustee”).

Background

- A. The Trustee wishes to establish a self managed superannuation fund for the provision of superannuation benefits for those persons who become Members and their Dependants.
- B. It is intended by this Deed to establish a self managed superannuation fund known by the name referred to in the Schedule (**‘the Fund’**).
- C. The Trustee has agreed to act as the first trustee of the Fund.
- D. The fund is to be maintained as a Complying Self Managed Superannuation Fund.

Operative Provisions

1. Name of the Fund

The fund is to be known by the name referred to in the Schedule.

2. Definitions

Words or terms capitalised in this Deed have the meaning given to them in the Rules.

3. Establishment of the Fund

- 3.1 The Fund is established on the Date of this Deed referred to in the Schedule.
- 3.2 The Trustee named in the Schedule is the first trustee of the Fund.
- 3.3 Each person named as a Member in the Schedule will be an initial member of the Fund.
- 3.4 The Fund will be managed, administered and applied in accordance with this Deed, the Rules of the Fund and the Relevant Law.

4. Fund vested in Trustee

The Fund will be vested in the Trustee in accordance with this Deed, the Rules of the Fund and subject to the Relevant Law.

5. Regulated Superannuation Fund

- 5.1 After execution of this Deed, the Trustee must make an election under section 19(4) SIS Act to become a Regulated Superannuation Fund.
- 5.2 Either:
 - 5.2.1 the Trustee will be the sole trustee that is a Constitutional Corporation; or

5.2.2 the sole or primary purpose of the Fund will be the provision of Old-Age Pensions.

6. Complying Self Managed Superannuation Fund

The Trustee will do all things as may be necessary to establish and maintain the Fund as a Complying Self Managed Superannuation Fund.

7. The Rules of the Fund

The Rules of the Fund are those rules attached to this Deed and any amendment of or replacement of those rules or any other rule deemed by the SIS Act to be a governing rule of the Fund.

Schedule

Date of this Deed:

30 MAY 2022

Name of Fund:

AJ ROSSON SMSF

Trustee:

AJ ROSSON PTY LTD - ACN 659 774 599 of Unit 1 / 48 Flinders Parade,
NORTH LAKES, QLD 4509

Member:

ADRIANO ROSSON and JULIE LOUISE ROSSON of 8 BUSHCHERRY CRT,
BURPENGARY, QLD 4505

AJ ROSSON SMSF

Executed as a Deed

The Trustee

Signed, Sealed and Delivered by AJ ROSSON PTY LTD - ACN 659 774 599 by:

A handwritten signature in black ink, appearing to be 'A. Rosson', written over a horizontal line.

ADRIANO ROSSON
Director

A handwritten signature in black ink, appearing to be 'Julie Louise Rosson', written over a horizontal line.

JULIE LOUISE ROSSON
Director

The Rules of the Fund

1. Purpose of the Fund – Core and Ancillary Purposes

1.1 The Fund is to be maintained:

1.1.1 solely for one or more Core Purposes; or

1.1.2 solely for one or more Core Purposes and one or more Ancillary Purposes.

1.2 Despite any other provision of this Deed, the Trustee must be a Constitutional Corporation unless the Trustees are individuals in which case the sole or primary purpose of the Fund is the provision of Old-Age Pensions.

2. Trustee

2.1 Trustee Structure

The Trustee of the Fund may be a Corporate Trustee or one or more individuals if the sole or primary purpose of the Fund is the provision of Old-Age Pensions and the Trustee and the Members shall take such action as is considered necessary and appropriate to ensure that every Trustee is constituted in a manner complying with the Relevant Law including action relating to the filling of vacancies in accordance with **Rule 2** and the eligibility, appointment, replacement, representation, removal and composition of every Trustee and the directors of a Corporate Trustee.

2.2 Appointment and Removal of Trustee

2.2.1 Subject to any requirements of the Relevant Law, the Members in accordance with the other applicable provisions of the Rules may, at any time by deed or written resolution, remove from office any Trustee and shall have the right at any time by deed or written resolution to appoint a new, replacement or additional Trustee.

2.2.2 Notwithstanding **Rule 2.2.1** and subject to the Relevant Law:

(a) a Trustee appointed by the court or the Regulator shall not be removed by the Members; and

(b) a Legal Personal Representative appointed as Trustee by reason of **Rule 2.2.7(a)** or **Rule 14.9.1(a)(ii)** shall not be removed until the Fund has paid the death benefit of the deceased Member in respect of whom the Legal Personal Representative has been appointed as Trustee, unless removal is required to facilitate the death benefit payment.

2.2.3 An individual or Corporate Trustee shall only be appointed as Trustee if that individual or Corporate Trustee has first consented in writing to the appointment as Trustee. A person shall only be appointed as a director of a Corporate Trustee if that person has first consented to their appointment as director of the Corporate Trustee.

- 2.2.4 Each Trustee and every director of a Corporate Trustee upon appointment must:
- (a) agree in writing to be bound by the Deed and the Rules; and
 - (b) sign a trustee declaration in a form approved by the Regulator under section 104A SIS Act, (or otherwise as may be permitted by the Regulator) among other matters, acknowledging that the duties and responsibilities as a Trustee or a director of a Corporate Trustee of the Fund.
- 2.2.5 A Trustee will continue to hold office until:
- (a) the Trustee resigns by notice in writing to the Members and to any other Trustees;
 - (b) if an individual, the Trustee dies;
 - (c) if an individual, the Trustee is under a legal disability and is incapable of performing the duties of a Trustee;
 - (d) the Trustee is a Disqualified Person;
 - (e) the Fund would fail to satisfy the definition of a self managed superannuation fund under the Relevant Law by reason of the Trustee continuing in that role;
 - (f) subject to the Relevant Law, the Fund's status as a complying self managed superannuation fund would be jeopardised or altered if the Trustee continued to hold office;
 - (g) is removed from office by the Members pursuant to the provisions of the Rules or the Relevant Law;
 - (h) is suspended or removed from office by the Regulator pursuant to the Relevant Law.
- 2.2.6 Any vacancy in the office of Trustee or in the directorship of a Corporate Trustee shall be filled as and when required by the Relevant Law but until and unless any vacancy is filled the continuing Trustee(s) or directors of a Corporate Trustee may continue to exercise the role and function of Trustee subject to **Rule 14.9.1(a)**. There shall be no obligation to fill any vacancy, unless required by the Relevant Law, if there is at least one Trustee or one director of a Corporate Trustee.
- 2.2.7 Despite **Rule 2.2.6** and having regard to the requirements of **Rule 14.9.1(a)(ii)** and subject to **Rule 2.2.8**:
- (a) Where a Member dies (and the Trustee is required to exercise a discretion regarding a death benefit to be paid in respect of that deceased Member) the Legal Personal Representative of the deceased Member shall be appointed as either a Trustee or a director of a Corporate Trustee as soon as practicable and within six (6) months from the date of the Member's death until not later than the date that the

death benefits in respect of that Member commence to be payable by the Fund in accordance with section 17A(3) SIS Act;

- (b) where a Member who is a Trustee or a director of a Corporate Trustee is under a legal disability, the Legal Personal Representative of the Member shall replace that Trustee or director;
- (c) notwithstanding **Rule 2.2.7(a)** and **Rule 2.2.7(b)**, if there is more than one Legal Personal Representative of the Member, the continuing Trustees may appoint all of them and otherwise determine which of the Legal Personal Representatives must be appointed as Trustee;
- (d) A Corporate Trustee must ensure that the constituent documents of the Corporate Trustee do not prohibit the Legal Personal Representative of a director of the Corporate Trustee who dies or is under a legal disability from replacing that director as a director of the Corporate Trustee.

2.2.8 **Rule 2.2.7** does not apply:

- (a) if a continuing Trustee or a director of a Corporate Trustee is the sole Legal Personal Representative of a Member who has died or is under a legal disability;
- (b) if a Legal Personal Representative of a Member who has died or is under a legal disability does not consent to appointment as a Trustee or a director of a Corporate Trustee.

2.2.9 Any requirement under State Trust Law that:

- (a) an appointment of a Trustee, new Trustee, replacement Trustee or additional Trustee must be registered for that appointment to be effective is expressly excluded to the extent not prohibited by that State Trust Law; and
- (b) the Fund must not have less than two Trustees or places a limit on the number of Trustees that may be appointed and is capable of being excluded by these Rules is expressly excluded if the Fund complies with the Relevant Law.

2.2.10 If no person has the power under **Rule 2.2** to appoint or remove a Trustee, then the Legal Personal Representative of the last person who was a Trustee may exercise that power by deed.

2.3 Transfer of Assets

2.3.1 If a Trustee's office terminates, the outgoing Trustee or their Legal Personal Representative must:

- (a) provide to any new or continuing Trustee all records, information and other property relating to the Fund in its control; and
- (b) do all things necessary to complete the appointment of a new Trustee.

- 2.3.2 If a new Trustee is appointed, then the new Trustee must do such things as are necessary to ensure that the assets of the Fund are transferred to or in the control of the Trustee.

2.4 Trustee Meetings

- 2.4.1 Any individual Trustee may at any time convene a Trustee meeting by notice to the other Trustee.
- 2.4.2 A Trustee meeting may be held in person or by any technological means by which the Trustees are able simultaneously to hear each other and to participate in discussion.
- 2.4.3 Subject to these Rules the Trustees may meet together, adjourn and regulate their meetings as they think fit.
- 2.4.4 The Trustees may determine the quorum necessary for the conduct of business.

2.5 Decisions of Trustees

- 2.5.1 Subject to compliance with **Rule 2.5.5**, business arising at a Trustee meeting will be decided by a majority of the Trustees present and voting and all such decisions of the Trustees shall be binding on all Trustees provided always that in making any decision the Trustees have regard to the covenants or obligations imposed on the Trustees under **Rule 3** and the Relevant Law.
- 2.5.2 If there is more than one Legal Personal Representative or parent or guardian of a Member appointed as a Trustee in place of that Member, those Legal Personal Representatives or parents or guardians as Trustees must jointly vote for the purposes of any meeting and resolution.
- 2.5.3 Where a Trustee is a Member of the Fund and is also Trustee in place of another Member, the Trustee shall have a deliberative vote for the purposes of any meeting and resolution and an additional deliberative vote as Trustee in place of another Member, subject to **Rule 2.5.2**.
- 2.5.4 If the Trustees are individuals (and unless all the Trustees otherwise agree in writing) each individual Trustee is entitled to cast the number of votes nearest to the number of whole dollars (ignoring cents) of that Member's Account the Trustee represents and any amounts in Reserve (if there is a Reserve) that an actuary has determined might be transferred to the Member's Account to pay a pension, but no less than one vote each.
- 2.5.5 All decisions of the Trustee concerning the payment of a death benefit pursuant to **Rule 14.9.7** in respect of a deceased Member require the prior written consent of the Legal Personal Representative of the deceased Member, if there is one.

2.6 Written Resolutions

Despite **Rule 2.5.4**, a resolution in writing signed by a majority of the Trustees will:

- 2.6.1 have the same effect and validity as a resolution of the Trustees present and voting at a Trustees' meeting; and
- 2.6.2 be deemed to have been passed on the day on which the document was last signed by a Trustee, notwithstanding that the written resolution may have been signed in two or more counterparts and may be in the form of a copy or electronic transmission.

2.7 Conflict of Interest

- 2.7.1 A Trustee or any director, employee, delegate, agent or other officer of the Trustee may be involved in the exercise of all powers, authorities and discretions conferred on the Trustees notwithstanding that they may have a conflict of interest or duty.
- 2.7.2 Every Trustee must disclose their interest to the other Trustees and all declarations must be recorded, in the minutes of the relevant Trustees' meeting or noted in a written resolution made in accordance with **Rule 2.6** or otherwise recorded in a manner accepted by the Trustees.
- 2.7.3 The failure by a Trustee to make disclosure under this **Rule 2.7** does not render void or voidable a contract or arrangement in which the Trustee has a direct or indirect interest.
- 2.7.4 A Trustee or a director of a Corporate Trustee may vote in respect of a contract or arrangement or any other matter in which the Trustee or a relative or associate of the Trustee or the relative or associate of a director or shareholder of a Corporate Trustee has a direct or indirect interest.

2.8 Validity of Acts of Trustees

The acts of the Trustee will remain valid notwithstanding that it is subsequently found that there was a defect in the appointment of a Trustee or in the appointment of a Corporate Trustee or if the individual Trustee or director was or becomes a Disqualified Person.

2.9 Constituent documents of a Corporate Trustee

A Corporate Trustee must ensure that its constituent documents are consistent with the Rules and any requirements under the Relevant Law.

3. Covenants of Trustees

- 3.1 Subject to section 52B SIS Act, each Trustee covenants:
 - 3.1.1 to act honestly in all matters concerning the Fund;
 - 3.1.2 to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another person for whom the person felt morally bound to provide;
 - 3.1.3 to perform the Trustee's duties and exercise the Trustee's powers in the best financial interests of the Beneficiaries;

- 3.1.4 to keep the money and other assets of the Fund separate from any money and assets:
 - (a) that are held by the Trustee personally; and
 - (b) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the Fund;
 - 3.1.5 not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;
 - 3.1.6 to formulate, review regularly and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments, having regard to its objectives and its expected cash flow requirements;
 - (b) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - (c) the liquidity of the Fund's investments, having regard to its expected cash flow requirements;
 - (d) the ability of the Fund to discharge its existing and prospective liabilities;
 - 3.1.7 if there are any reserves of the Fund, to formulate, review regularly and give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
 - 3.1.8 to allow a Beneficiary of the Fund access to any prescribed information or any prescribed documents.
- 3.2 Each director of a Corporate Trustee covenants to exercise a reasonable degree of care and diligence for the purposes of ensuring that the Corporate Trustee carries out the covenants referred to in **Rule 3.1**. A reference to reasonable degree of care and diligence is a reference to the degree of care and diligence that a reasonable person in the position of director of the Corporate Trustee would exercise in the circumstances.

4. Trustee's Powers

4.1 All Powers

The Trustee will have all the powers of a natural person. Without limitation, the Trustee will have the powers enumerated in this Rule and power to do everything necessary or desirable to manage, administer and deal with the Fund and all proceedings, matters and things connected with the Fund in an efficient and prudent manner in accordance with the Deed, the Rules and the Relevant Law and as if the Trustee was the legal and beneficial owner of the assets of the Fund, including the power of:

- 4.1.1 **Deal with Fund assets:** entering into and executing all contracts, deeds and documents and doing all such matters and things considered expedient for the purpose of investing Fund monies and carrying out the trusts, authorities, powers and discretions conferred upon the Trustee by the Deed and the Rules;
- 4.1.2 **Bank accounts:** opening and operating, by any means including electronically, any account of any description with any financial institution and making regulations for the operation of such accounts and in accordance with those regulations to jointly or severally draw, make, accept, endorse, discount, issue or otherwise deal with any promissory note, bill of exchange, bill of lading, cheque or other negotiable or transferrable instrument;
- 4.1.3 **Sign, authorise and approve:** determining who shall be entitled to sign, authorise and approve receipts, acceptances, endorsements, releases, promissory notes, bills of exchange and lading, cheques, negotiable and transferrable instruments, agreements, writings, contracts, documents or electronic transactions of any kind whatsoever;
- 4.1.4 **Fund obligations:** giving such undertakings and incurring all such obligations relating to the Fund as the Trustee thinks fit;
- 4.1.5 **Legal proceedings:** instituting, conducting, defending or abandoning, settling, compromising or submitting to arbitration any claim, proceedings, matter or thing relating to the Fund or to the rights of Members or other persons claiming to be entitled to be paid a Benefit from the Fund and allowing time for payment or satisfaction of any debts owed to or by the Fund;
- 4.1.6 **Vary investments:** varying or realising an investment of any part of the Fund at any time and reinvesting money resulting from the realisation in any form of investment;
- 4.1.7 **Conduct businesses and profit making undertakings:** conducting and terminating any trade, business or profit making undertaking or scheme anywhere in the world, either alone, in partnership or by joint venture, and under any name as the Trustee thinks fit;
- 4.1.8 **Engage:** engaging and paying remuneration to any person (including a Member or Trustee) in connection with anything required to be done pursuant to the Deed and the Rules and may remove or suspend any such person;
- 4.1.9 **Borrowing:** borrowing or raising any financial accommodation including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument for the purposes permitted by the Relevant Law (including for the purpose of investing in a limited recourse borrowing arrangement or an instalment warrant arrangement) and secure the borrowing or financial accommodation in such a manner and upon such terms and conditions and at such rate of interest as the Trustee determines and in particular, by assigning, pledging, charging or mortgaging all or any of the assets of the Fund;
- 4.1.10 **Lending:** lending money and securing the repayment of that money in any manner and upon any terms which the Trustee may consider advisable within the confines of the Relevant Law;

- 4.1.11 **Insurance:** insuring or re-insuring any risks, contingencies or liabilities of the Fund;
- 4.1.12 **Pay expenses:** paying out of the Fund all costs, taxes and expenses of the Fund, including the fees of any advisers or agents and the remuneration of persons appointed pursuant to the Rules;
- 4.1.13 **Discharge liabilities:** making and giving receipts and releases or discharges of any kind;
- 4.1.14 **Indemnification:** giving any guarantee, indemnity or undertaking to indemnify any person in respect of any claim, matter or thing relating to the Fund or to the rights of Members, or other persons entitled in respect of the Fund;
- 4.1.15 **Life Insurance Policies:** effecting life insurance policies for the purposes of providing benefits for Members including insurance policies over the life of a Member for the benefit of another Member;
- 4.1.16 **Mortgage Protection Insurance:** effecting mortgage protection insurance or like insurances to cover payment of borrowings by the Fund;
- 4.1.17 **Allocation of insurance premiums and proceeds:** subject to Relevant Law, entering into agreements with Members about the payment of insurance policy premiums and the allocation of insurance policy proceeds for any insurance policy not being an Individual Policy;
- 4.1.18 **Receive gifts or distributions:** receiving property by gift inter vivos or by distribution under a will or under the provisions of any other trust or otherwise from any person and to hold these gifts according to the Rules and to administer such additions under these provisions;
- 4.1.19 **Payment of Benefits:** paying or applying a Benefit out of the Fund to persons entitled without being responsible for seeing to the application of payments made in the exercise of this or any other power vested in the Trustee by the Deed and the Rules;
- 4.1.20 **Delegation:** delegating in writing the exercise of all or any of the powers or discretionary authorities conferred on the Trustee and to execute any powers of attorney or other instruments necessary to effect such a delegation;
- 4.1.21 **To act on advice:** acting upon the advice of any legal practitioner, any medical practitioner, accountant, actuary, superannuation consultant or any investment or financial adviser or any other professional person without being liable to any Members or their Dependants or their Legal Personal Representative in respect of any act done by the Trustees in accordance with such advice;
- 4.1.22 **Charge a fee:** charging fees for doing anything permitted or required under the Relevant Law and for which a fee may be charged;
- 4.1.23 **Irrevocable election:** irrevocably electing that the Fund become a Regulated Superannuation Fund.

4.2 Absolute Discretion

4.2.1 Except as expressly provided to the contrary in the Rules, the Trustee in the exercise of the authorities, powers and discretions given to it under the Deed and the Rules, has an absolute and unfettered discretion, and may from time to time exercise or enforce all or any of such powers, authorities and discretions, and will have power generally to do all such things as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under the Deed, the Rules and the Relevant Law.

4.2.2 The Trustee may, in its absolute discretion, waive any requirement of the Deed and the Rules in respect of any Member if any such action does not cause a breach of the Relevant Law.

4.3 Delegation and Appointment of Attorney by Trustee and Appointment of Custodian

4.3.1 The Trustee may delegate in writing the exercise of all or any of the powers or discretionary authorities conferred on the Trustee and execute any powers of attorney or other instruments necessary to effect such a delegation.

4.3.2 The Trustee may appoint one or more attorneys under power of attorney upon such terms as the Trustee thinks fit to perform any of the powers, authorities, duties or functions conferred on the Trustee by the Deed, Rules or by the Relevant Law. Any such power of attorney will remain valid and effectual for the period nominated by the Trustee or until revoked by the Trustee.

4.3.3 The Trustee may appoint any person as custodian or nominee to hold legal title of any asset acquired or to be acquired by the Trustee on such terms as the Trustee thinks fit.

4.4 Remuneration of the Trustee

4.4.1 The Trustee will not receive any salary or remuneration from the Fund in respect of its services as Trustee unless permitted under the Relevant Law.

4.4.2 Subject to the Relevant Law, nothing in this Deed or the Rules will preclude any firm, corporation or partnership of which the Trustee or any of its directors is a partner, director, shareholder, related body corporate (as defined in the Corporations Act) or employee from being paid out of the Fund any proper fees or remuneration for professional or other services rendered by such firm, corporation or partnership in connection with the Fund.

4.5 Inquiries and Complaints

The Trustee must to the extent required by the Relevant Law establish arrangements to deal with inquiries or complaints about the operation or management of the Fund.

4.6 Dependants and Other Beneficiaries

The Trustee may exercise all its powers under the Deed, the Rules and the Relevant Law in respect of Dependants and any other person entitled to a Benefit. All such persons must comply with the provisions of the Rules and any direction of the Trustee in relation to the payment of any Benefit.

4.7 Indemnity

4.7.1 Limitation

Subject to **Rules 4.7.2** and **4.7.3**, no Trustee or, where the Trustee is a corporation, none of its directors or officers, will be personally liable for any loss, damage, detriment, mistake, omission, expense or damage or costs ("**Detriment**") whatsoever incurred by any person in connection with the Fund for any reason and without limitation including:-

- (a) Any Detriment arising from reliance on professional advice; or
- (b) Any Detriment arising from the failure of an investment; or
- (c) Any Detriment consequent upon the Trustee complying with Relevant Law, despite the Trustee's action or inaction being a breach of this Deed.

4.7.2 Exception

Rule 4.7.1 does not apply:

- (a) to the extent that the Detriment is due to the Trustee's, director's or officer's dishonesty or intentional or reckless failure to exercise the degree of care and diligence that the Trustee, director or officer or other person or entity was required to exercise; or
- (b) to the extent that it is inconsistent with Relevant Law.

4.7.3 Indemnity

The Trustee and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by law and in the circumstances referred to in **Rule 4.7.1** and subject to **Rule 4.7.2** to be indemnified from the Fund against all liabilities incurred by each of them or other person in connection with the execution, attempted execution, or non-execution of the Trustee's performance, powers, duties and discretions under this Deed except for an administrative penalty or a civil penalty order under the Relevant Law.

4.7.4 Payment and reimbursement

- (a) Subject to the Relevant Law, the Trustee and, if the Trustee is a corporation, its directors and officers, may recover from the Fund amounts required:
 - (i) to meet the indemnities referred to above; and
 - (ii) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.
- (b) For the purpose of these indemnities, and to the maximum extent permitted by law and subject to the Relevant Law, the Trustee or, if the

Trustee is a corporation, its directors and officers have, and may exercise, a lien over the Fund.

4.8 Release

Subject to Relevant Law, the Trustee (and in the case of a Corporate Trustee, each director) is released from all liabilities, losses, costs and expenses incurred in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

4.9 Limited Indemnity and Release

Nothing in the Deed has the effect of indemnifying or releasing the Trustee (and in the case of a Corporate Trustee, its director) in respect of any liability:

4.9.1 for a breach of trust, where the Trustee fails to act honestly, or fails intentionally or recklessly to exercise, the degree of care and diligence that the Trustee was required to exercise; or

4.9.2 for a monetary penalty under a civil penalty order.

4.10 Confidentiality

The Trustee shall keep confidential all material and information concerning the administration and management of the Fund and concerning Members and their Dependents and only use that material and information in the administration and management of the Fund and unless required expressly in these Rules or by the Relevant Law shall not be obliged to give reasons for any decisions or acts or omissions of the Trustee.

5. Membership

5.1 Admission

The Trustee may in its absolute discretion admit to membership of the Fund any person that the Trustee regards as eligible for membership with effect from such date, whether retrospective or prospective, as the Trustee determines. The Trustee may require an application for membership in such form as the Trustee accepts and or that the person enter into a written agreement with the Trustee imposing special conditions in respect of membership.

5.2 Bound by the Deed and the Rules

Every person admitted to membership of the Fund becomes a Member and is bound by the Deed and the Rules.

5.3 Variation of Membership Terms

The Trustee may, by written agreement with any Member, vary the terms and conditions applicable to that Member's membership of the Fund, including the contributions and Benefits payable to or in respect of the Member.

5.4 Information to Members

The Trustee must, as soon as practicable after the admission of a Member, and/or at such other times as is required by the Relevant Law give to that Member and any other entitled person any information and details about the Fund required by the Relevant Law.

5.5 Information from Members

5.5.1 Every Member and Dependant must provide such information and documents, submit to such medical examinations, and generally do such things as the Trustee considers necessary for the Trustee to administer the Fund and for the Trustee to otherwise be satisfied that such person is entitled to a Benefit from the Fund. The Trustee may suspend the payment of any Benefit if the Member or Dependant fails to comply with any Trustee request for this purpose.

5.5.2 If the Trustee's first request is not complied with within six (6) months, the Benefit payable to or for such Member or Dependent may cease or may be transferred in part or in whole in such amounts as shall be determined by the Trustee to an Eligible Fund.

5.6 Person to Receive a Reversionary Pension

Subject to the Rules and the Relevant Law, the Trustee must admit a person as a Member where that person will be paid a pension from the Fund as a consequence of the death of another Member.

5.7 Cessation of Membership

Subject to Relevant Law, a person ceases to be a Member of the Fund:

- 5.7.1 if the Member dies, when all their Superannuation Entitlements in the Fund have been paid, applied or transferred from the Fund;
- 5.7.2 when all Benefits which are or may be payable under these Rules in respect of the Member have been paid;
- 5.7.3 when a transfer of the balance of their Member Account is made to an Eligible Fund;
- 5.7.4 when the Trustee requires a Member to cease membership of the Fund to comply with the Relevant Law;
- 5.7.5 when the Member has a nil balance in the Fund and the Trustee determines that the Member is not to continue to be recognised as a member of the Fund;
- 5.7.6 when the Trustee otherwise reasonably determines.

Subject to the Relevant Law, a person who ceases to be a Member may continue to act as a Trustee (or director of a Corporate Trustee) if they are or were appointed by another Member.

5.8 Closure of Membership

To permit the Fund to qualify or to continue to qualify for a duty exemption or nominal or concessional assessment of duty under the laws of any State or Territory on the transfer of an asset to the Fund in respect of an asset acquired by the Trustee and held for the benefit of particular Members of the Fund at that time, the Trustee may close the membership of the Fund to new members permanently or until such time as such asset has been used to pay Benefits to those Members. The Trustee shall do all things and execute all such necessary deeds or documents to give effect to the closure to new members.

6. Contributions to the Fund

6.1 Acceptance of Contributions

The Trustee subject to the Relevant Law:

6.1.1 may accept contributions in respect of a Member including, without limitation:

- (a) government co-contribution;
- (b) child contributions;
- (c) spouse contributions;
- (d) the whole or part of any Shortfall Component in respect of any employee or Member received from the Commissioner of Taxation;
- (e) Splittable Contributions; and
- (f) any downsizer contributions as defined and provided in the Relevant Law;

6.1.2 must not accept any contribution if, in the opinion of the Trustee, the acceptance of the contribution would be in breach of the Relevant Law;

6.1.3 may allocate, record or treat the whole or part of a contribution in a manner not prohibited by the Relevant Law including the allocation of the whole or part of a contribution to a reserve; and

6.1.4 may refuse to accept part or all of any contributions as the Trustee deems appropriate.

6.2 Form of Contributions

6.2.1 Subject to the Relevant Law, contributions may be made either in money or by in specie transfer of assets not prohibited by the Relevant Law.

6.2.2 If a contribution is made by an in specie transfer:

- (a) the amount of the transfer will be the market value of the asset determined by the Trustee at the time of its transfer;

- (b) any other terms and conditions of the transfer will be as determined by the Trustee; and
- (c) in the event that the Trustee wishes to restrict the Benefits arising from the assets transferred to the Fund under this Rule to particular Members, the Trustee shall either proceed under **Rule 7.4** to hold the assets specifically to provide Benefits for those Members, or, if those Members are the only Members of the Fund at the time of transfer, the Trustee may close the membership of the Fund to new members under **Rule 5.8**.

6.3 Splittable Contributions

Subject to the Relevant Law, the Trustee may allow Splittable Contributions and a Member may request that the Trustee allocate the whole or part of that contribution to any other Member or person.

6.4 Contribution Repayment or Release

- 6.4.1 The Trustees may repay the whole or any part of a contribution and any associated earnings to a Member but only if the repayment is not in breach of the Relevant Law.
- 6.4.2 Subject to the Relevant Law, the Trustee may repay a contribution if the Trustee is satisfied that it was paid to the Trustee by mistake.
- 6.4.3 The Trustee must repay the whole or part of a contribution and any associated earnings to the Member if directed by the Regulator. The Trustee may deduct from the repayment any liabilities or expenses incurred or provision for liabilities or expenses in relation to the contribution.
- 6.4.4 If excess contributions are received by the Fund and the Trustee receives a release authority under the Relevant Law, then the Trustees may release funds and pay Excess Contributions Tax in accordance with the release authority and the Relevant Law.

7. Investments

7.1 Investment Strategy

The Trustee must formulate in writing, give effect to and review regularly an investment strategy that complies with the requirements of the Relevant Law.

7.2 Authorised Investments

- 7.2.1 Subject to the Relevant Law, the Trustee may directly or indirectly invest in any investment the Trustee considers appropriate, all or so much of the assets of the Fund not required immediately for the payment of Benefits or other amounts authorised by the Rules.
- 7.2.2 Without limiting **Rule 7.2.1**, the Trustee may invest alone, in partnership or jointly with any other entity in:

- (a) any investment authorised by the laws of the Commonwealth of Australia or any State or Territory of Australia for the investment of trust funds;
- (b) the acquisition of any interest in real or personal property, and the improvement or extension of that property;
- (c) any mortgage on freehold or leasehold property situated in Australia or elsewhere;
- (d) any deposit with any bank, building society, other financial institution or any person or organisation whatsoever and at such rate of interest and upon such terms as the Trustee may deem reasonable;
- (e) the making of any loan to any entity (except to a Member or a relative of a Member) with or without security, and at such rate of interest and upon such terms as the Trustee considers reasonable;
- (f) the acquisition of foreign currencies, commodity contracts, hedging contracts or futures contracts of any kind quoted on a recognised stock exchange;
- (g) the acquisition of shares or stock of any class or description, or of any type of bond, mortgage, debenture, note option, warrant, derivative or other like security in any company or trust fund, society, unincorporated association or other entity in any part of the world whether or not carrying on business in Australia and whether the shares or stock be fully or partly paid up, and whether secured or unsecured, registered or unregistered;
- (h) the acquisition of, or subscription for, any unit or interest in any unit trust established or situated anywhere in the world, and whether such units or interests are fully paid up or whether their issue involves any contingent or reserve liability;
- (i) the acquisition of any financial product (including instalment warrants or other derivative) over any assets in which the Trustee is authorised to invest;
- (j) the acquisition of any precious metals, coins, stamps, works of art, antiques and any other precious objects;
- (k) the acquisition of any insurance policy or annuity of any kind whatsoever and wherever made;
- (l) the discounting of loans, mortgages, contracts, hire purchase agreements or leases;
- (m) the acquisition of digital currency, cryptocurrency and such other similar or like digital assets;
- (n) bills of exchange, bill of lading, promissory notes or other negotiable or transferable instruments; and

- (o) any other investment the Trustee considers appropriate.

7.3 Power to Sell and Vary Investments

The Trustee may sell or otherwise dispose of any investments and may vary and transpose any investments into other investments permitted by the Rules.

7.4 Assets Specific to a Member

7.4.1 The Trustee, with the agreement of the Member concerned, may invest in or acquire certain identifiable investments or assets for the benefit of any Member and to make a specific investment for the benefit of any Member providing that such investment complies with the investment strategy of the Fund and shall hold such assets for the specific benefit of the Member concerned and which shall be recorded in the Member's account.

7.4.2 Despite anything contained in the Rules, any asset held for the specific benefit of a Member shall be segregated from other assets of the Fund and shall not be transferred from the Member's account and no other person shall obtain an interest in the asset unless:

- (a) the asset is being transferred to the Member as payment of a Benefit in specie to the Member;
- (b) the asset is being sold and the proceeds are to be paid to the Member as payment of a Benefit; or
- (c) the transfer of the asset does not affect any duty exemption or concessional or nominal assessment of duty obtained under the laws of any State or Territory to the transfer of the asset to the Fund when the asset was first acquired by the Trustee.

7.5 Restrictions on Member Contributed Property.

7.5.1 Despite any other provision in the Rules to the contrary, and subject to the passing of a resolution by the Trustee that this Rule (and any variation of this Rule, applies) if the Trustee acquires Member Contributed Property:

- (a) either:
 - (i) the Transferor of the Member Contributed Property must be the only Member (or Members) of the Fund and the Trustees must not admit any further Members to the Fund whilst the Fund holds the Member Contributed Property; or
 - (ii) the Member Contributed Property must be used solely for the benefit of the Transferor as Member; and
- (b) any Member Contributed Property must be used solely for the purpose of providing a retirement benefit to the Transferor(s) as Member(s); and
- (c) the Member Contributed Property:

- (i) must be held by the Trustees specifically for the benefit of the Transferor as a Member of the Fund (or if there is more than one, each of them in the same proportions as that property was held before the transfer); and
 - (ii) cannot be pooled with any property held for another Member of the Fund; and
 - (iii) no other Member of the Fund can obtain an interest in the Member Contributed Property.
- (d) The Trustee must not do or fail to do anything, including the amendment or deletion of this **Rule 7.5**, at any time, if doing so would result in the Trustee (or any custodian trustee of that property for the Trustee of the Fund) not obtaining or not being entitled to obtain or retain the benefit of any exemption or concession that would otherwise apply or continue to apply in respect of the transfer of the Member Contributed Property.

7.6 Gifts and Distributions

- 7.6.1 Subject to the Relevant Law, the Trustee may accept gifts or distributions made to the Fund from any person or organisation whatsoever.
- 7.6.2 The Trustee may allocate such gifts or distributions to any Account of the Fund for any purpose as it sees fit.

7.7 Investment Income

The Trustee must, to the extent required by the Relevant Law, at the Review Date:

- 7.7.1 value all of the assets of the Fund; and
- 7.7.2 determine the net income and net capital gains of the Fund (whether realised or unrealised) for the period since the last Review Date, after deducting any capital losses, expenses and Taxes as the Trustee considers appropriate.

7.8 Fund Earning Rate

At the Review Date, the Trustee must determine the rate or amount at which the income of the Fund is to be credited or debited to Member Accounts and other Accounts and Reserves established by the Trustee, having regard to:

- 7.8.1 the amount of income for the Financial Year ending on the relevant Review Date;
- 7.8.2 the amount of income expected for the subsequent Financial Year;
- 7.8.3 the amount of income credited to the Member's Accounts in previous Financial Years;
- 7.8.4 the amount of Taxes, costs and other liabilities of the Fund;
- 7.8.5 investment strategies of the Fund; and

7.8.6 any other matters the Trustee considers relevant.

7.9 Interim Fund Earning Rate

During a Financial Year, the Trustee may determine an interim rate or amount at which the income of the Fund is to be credited or debited to any Member Account for the purpose of calculating the Member's entitlement to Benefits.

8. Borrowing - section 67A and 67B of the SIS Act Arrangements

8.1 Borrowing

8.1.1 The Trustee may borrow money or maintain an existing borrowing of money and assign, pledge, mortgage or charge any of the assets of the Fund as security for any financial accommodation, if the Relevant Law permits.

8.1.2 Subject to the Relevant Law, the Trustee may raise any money in any lawful manner including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument. The Trustee may secure the repayment of any moneys so raised with interest at such rate as the Trustee thinks fit and upon any terms and conditions in all respect as the Trustee thinks fit, and:

- (a) any money raised by the Trustee will form part of the Fund; and
- (b) interest payable on such borrowings as referred to in this **Rule 8.1** is a proper outgoing of the Fund.

8.2 Limited Recourse Borrowing

The Trustee has all the necessary powers to enter into any arrangement that complies, to the extent necessary, with sections 67A and 67B SIS Act and subject to those sections (and without limiting them) the Trustee may:

- 8.2.1 borrow money;
- 8.2.2 maintain an existing borrowing of money;
- 8.2.3 assign, pledge, mortgage or charge assets of the Fund as security for a borrowing or financial accommodation;
- 8.2.4 enter into and execute all documents including documents in connection with acquiring a beneficial interest of an original asset or replacement asset as defined in that section;
- 8.2.5 pay the expenses incurred in any such borrowing from the borrowed money;
- 8.2.6 refinance or vary the terms of a borrowing; and
- 8.2.7 do all such things as may be ancillary or necessary including, without limitation, the variation and transposing of any asset so acquired including such acts and the entering into of such deeds or documents as may be necessary with any person or entity holding or to hold legal title to an asset referred to in that section.

8.3 Loan Applications & Conditions

The Trustee may make a loan application to any lender and utilise the services of any custodian and make such arrangements and do such things and execute such documents as may be required to comply with any conditions of approval in respect of such loan.

8.4 Asset Title

If an asset is held in the Trustee's name for the Fund, the Trustee may transfer the legal title to a custodian trustee, subject to the Relevant Law, to be held for the Trustee in its capacity as trustee of the Fund.

9. Estate Planning

9.1 Non-Binding Death Benefit Nomination

9.1.1 A Member may, in writing, notify the Trustee of the manner in which the Member would prefer their Benefit to be distributed upon the Member's death ('**Non-Binding Death Benefit Nomination**')

9.1.2 The Trustee need not comply with a Non-Binding Death Benefit Nomination.

9.1.3 A Member may vary or revoke a Non-Binding Death Benefit Nomination at any time by providing the Trustee a written revocation of the Non-Binding Death Benefit Nomination or a written variation or a new Non-Binding Death Benefit Nomination.

9.2 Binding Death Benefit Nomination

9.2.1 A Member may at any time in writing (the form and content of which writing need not comply with the Relevant Law and which writing may be contained within a testamentary instrument and which may be given to the Trustee after the Member's death and which does not need to be given by the Member personally) direct the Trustee about the manner in which the Member's Benefit is to be distributed upon their death and the Beneficiaries to whom it is to be paid (being persons who would be Dependants and the Member's Legal Personal Representative and any other person authorised by the Relevant Law) and, if to more than one person, in what proportions ('**Binding Death Benefit Nomination**').

9.2.2 A Member may:

- (a) confirm, vary or revoke a Binding Death Benefit Nomination at any time;
- (b) elect that all or some (as specified by the Member in the Binding Death Benefit Nomination) of the directions in the Binding Death Benefit Nomination shall be binding upon the Trustee.

9.2.3 A Binding Death Benefit Nomination need not contain an express statement that a direction is binding to be binding and it shall be sufficient if it uses words or language that satisfy the Trustee that the direction was intended by the Member to be binding.

9.2.4 A Binding Death Benefit Nomination may:

- (a) be lapsing or non-lapsing as to the whole or part;
- (b) specify a period, event or date after which a direction is to be no longer binding but is to otherwise remain valid;
- (c) specify a period, event or date after which it lapses as to the whole or part;
- (d) contain conditions which must be satisfied or met in order for a Benefit to be paid;
- (e) specify the type, amount and proportion of different components of Benefit to be paid;
- (f) specify whether or not a pension including a reversionary pension is to be provided;
- (g) specify whether or not the Binding Death Benefit Nomination revokes or replaces a previous Member Directed Superannuation Benefit Plan;
- (h) revoke, vary or replace a nomination or direction about the continuation of pension as a reversionary pension upon death of the Member;
- (i) specify the circumstances in which directions intended to be binding are to be treated as no longer binding including but not limited to:
 - (i) the marriage, separation, divorce or death of a Beneficiary;
 - (ii) the marriage, separation, divorce of the Member;
 - (iii) where a Beneficiary consents;
- (j) specify payment of a Benefit to a trust in which the beneficiaries are limited to those persons who are the Member's death benefit dependant as defined by section 302-195 of the Tax Act.

9.2.5 Unless expressed to the contrary, a Binding Death Benefit Nomination requiring a Benefit to be paid to a spouse of a Member will be revoked if proceedings have commenced, or will be commenced, under the *Family Law Act 1975* (Cth) or similar laws seeking a dissolution of the marriage between that Member and the spouse.

9.2.6 Notwithstanding this **Rule 9.2**, any notice in writing concerning the payment of a Member's Benefit upon their death prepared by a Member pursuant to the rules governing the operation and administration of the Fund prior to the adoption of these Rules shall continue to have full force and effect unless and until it lapses or is subsequently revoked, modified, amended or varied.

9.3 Member Directed Superannuation Benefit Plan

9.3.1 The Trustee and a Member may enter into an agreement in writing about the payment of a Benefit to Beneficiaries upon the Member's death and which includes terms and conditions of the type set out in **Rule 9.2.4**. (**'Member Directed Superannuation Benefit Plan'**).

9.3.2 The terms of a Member Directed Superannuation Benefit Plan shall form part of these Rules as between the Member and the Trustee and shall be read together with the Rules as follows:

- (a) subject to the Relevant Law, the Member Directed Superannuation Benefit Plan prevails over any Binding Death Benefit Nomination by the Member unless the Binding Death Benefit Nomination expressly revokes or replaces the Member Directed Superannuation Benefit Plan made under this **Rule 9.3**;
- (b) the Member Directed Superannuation Benefit Plan replaces any previous Member Directed Superannuation Benefit Plan made by the Member and the Trustee;
- (c) any previous Binding Death Benefit Nomination given by the Member is to be treated as not in effect for the purposes of **Rule 9.2** and **Rule 14.9.3**;
- (d) subject to the Relevant Law, the terms of the Member Directed Superannuation Benefit Plan are to prevail if there is any inconsistency between the Member Directed Superannuation Benefit Plan and the Rules; and
- (e) if part of a Member Directed Superannuation Benefit Plan is invalid because a Beneficiary is not eligible to receive a Benefit under the Relevant Law then that part of the Benefit shall be distributed in accordance with **Rule 14.9.7**.

9.3.3 A Member may confirm, vary or revoke a Member Directed Superannuation Benefit Plan.

9.4 Reversionary Pension

Subject to the Relevant Law and **Rule 9.5.2**, the Trustee must comply with any terms and conditions contained in a pension or a Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan made under these Rules or any equivalent rule contained in prior rules concerning the continuation or otherwise of a pension as a reversionary pension upon death of the Member.

9.5 Consistency of Estate Planning

9.5.1 The Trustee and Member must use their best endeavours to ensure that there is consistency as between all of:

- (a) a Non-Binding Death Benefit Nomination (**Rule 9.1**);
- (b) a Binding Death Benefit Nomination (**Rule 9.2**);
- (c) a Member Directed Superannuation Benefit Plan (**Rule 9.3**); and
- (d) the terms and conditions of any pension (**Rule 9.4** and **Rule 14.5**);

made by or in place for a Member and the Trustee must notify the Member if there is an apparent inconsistency.

- 9.5.2 Subject to the Relevant Law and despite **Rule 9.5** and **Rule 9.2.4(g)**, if in the Trustee's opinion, there is any inconsistency between the terms of a pension, a Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan made under the Rules or any equivalent Rule contained in any relevant prior rules, the terms and conditions of whichever of the pension or Binding Death Benefit Nomination or Member Directed Superannuation Benefit Plan is dated or was signed on the most recent date is to prevail to the extent of the inconsistency.

10. Fund Accounts

10.1 Fund Accounts

The Trustee must keep Accounts and reserves that the Trustee considers appropriate for the purpose of administering the Fund and calculating the Benefit payable to each Member.

10.2 Member Accounts

The Trustee must keep separate Accounts for each Member and if necessary, separate Accounts for the purposes of:

- 10.2.1 differentiating between contributions made by a Member and contributions made by others for the benefit of the Member;
- 10.2.2 differentiating between a Member's preserved and non-preserved benefits;
- 10.2.3 calculating the tax free and taxable components of a Member's Benefit within the meaning of the Relevant Law;
- 10.2.4 identifying particular assets which are funding a Member's pension;
- 10.2.5 enabling Members to have one or more pensions; and
- 10.2.6 any other purpose as the Trustee considers appropriate.

10.3 Crediting and Debiting Member Accounts

The Trustee may credit or debit (as the case may be) each Member's Accounts with:

- 10.3.1 contributions received from the Member or for the benefit of the Member;
- 10.3.2 income or losses of the Fund as determined by the Trustee;
- 10.3.3 amounts transferred to or from a Reserve of the Fund;
- 10.3.4 amounts transferred to or from an Eligible Fund;
- 10.3.5 the amount of any Splittable Contributions as agreed between the Member and the Trustee;
- 10.3.6 the amount of any payment split that the Trustee is required to apply in accordance with the *Family Law Act 1975 (Cth) (Part VIII B)*;

- 10.3.7 any Taxes, expenses or liabilities in relation to the contributions received in respect of the Member;
- 10.3.8 any Taxes, expenses or liabilities of the Fund that the Trustee considers appropriate;
- 10.3.9 any Benefit paid to the Member or any other person as approved by the Trustee;
- 10.3.10 any premiums and other expenses of any insurance policies in respect of the Member;
- 10.3.11 any proceeds of insurance effected for the benefit of the Member;
- 10.3.12 any other amount which shall be credited or debited for the purposes of the Rules; and
- 10.3.13 any other amounts that the Trustee considers appropriate.

10.4 Reserves

The Trustee may establish and maintain the following reserve accounts:

- 10.4.1 a reserve for smoothing any fluctuations in the value and earnings of investments of the Fund;
- 10.4.2 a taxation reserve for making provision for any existing or prospective liability for Taxes or any other liability;
- 10.4.3 such reserves or liability accounts to assist the Trustee to identify the value of assets that may be exchanged or segregated as either current pension assets, non-current pension assets or that are dealt with as a different sub-fund, segment or partition; and
- 10.4.4 such other reserves and accounts for any other purpose the Trustee considers appropriate.

11. Fund Expenses, Taxation and Insurance

11.1 Expenses

- 11.1.1 Except as otherwise provided, all expenses relating to the establishment, administration, operation or winding up of the Fund will be borne by the Fund and paid by the Trustee out of the assets of the Fund.
- 11.1.2 The Trustee may debit Member Accounts, Reserves and any other Accounts as it considers appropriate to reflect the payment, or the provision of expenses and notwithstanding anything expressed or implied to the contrary in the Rules, the expenses of the Fund shall be distributed in a fair and reasonable manner as between all Members and in determining what is fair and reasonable the Trustee may have regard to whether such expenses were to the benefit or detriment of some or one, but not all, of the Members.

11.2 Taxes

- 11.2.1 The Trustee must pay all Taxes assessed to the Fund.
- 11.2.2 The Trustee may deduct from a Member's Account, a Reserve or any other Account any Taxes referable to:
 - (a) contributions made to the Fund for the benefit of a Member;
 - (b) earnings attributed to a Member's Account;
 - (c) any Benefit from which the Trustee considers Taxes may be payable.
- 11.2.3 The Trustee may deduct from a Member's Account any Excess Contributions Tax payable by that Member in accordance with **Rule 6.4**.
- 11.2.4 Subject to the Relevant Law, the Trustee may allocate any refund of Taxes to a Member's Account, Reserve or other Account.

11.3 Insurance

- 11.3.1 The Trustee may establish and implement an insurance plan for the Benefit of the Fund to enable the Fund to make payments (including the payment of Benefits on a Member's death or disability) to a Member, a Member's Dependant or the Legal Personal Representative of a Member in the event of a Member's death, disablement, illness or otherwise as permitted by the Relevant Law.
- 11.3.2 If permitted by the Relevant Law, the Trustee may self insure. For clarity, the Trustee may elect to self insure so long as the insured benefit is fully supported by an insurance policy provided by an external insurer.
- 11.3.3 The Trustee is prohibited from providing insured benefits other than those that are consistent with the conditions of release in the SIS Regulations for death, terminal medical condition, permanent incapacity or temporary incapacity.
- 11.3.4 The Trustee has absolute discretion as to the application of any insurance proceeds received by the Fund and may allocate the insurance proceeds to any Member's Account or to Reserves held in the Fund.
- 11.3.5 No Member nor their Legal Personal Representative nor any other person has any interest in any insurance proceeds that might be received by the Fund.
- 11.3.6 If a Benefit would ordinarily include an insured component under an insurance policy (for example a benefit payable on the Member's death or disablement): but
 - (a) no amount is paid under that policy; or
 - (b) the amount paid under the policy is less than the amount that would ordinarily be payable:

the amount payable to the Member may be adjusted accordingly.

11.3.7 This Rule is:

- (a) for the protection of the Trustee and the Fund; and
- (b) not to be taken as conferring any rights on Beneficiaries in respect of benefits additional to those conferred under other provisions of this Deed.

11.3.8 Where under any prior rules governing the Fund provision was made for purchasing policies of any type of insurance and paying the premiums of those insurance policies, the Trustee may, in their absolute discretion, continue those policies and do such things as may be necessary in that regard, subject to the Relevant Law.

11.3.9 The Trustee, in their absolute discretion, may vary the policies, subject to the Relevant Law.

12. Records and Reports

12.1 Records and Accounts to be kept

The Trustee must in such manner and form and at such time as required by the Relevant Law:

- 12.1.1 keep appropriate minutes of meetings;
- 12.1.2 keep account of all moneys received by or for, and disbursed from, the Fund and of all dealings of the Fund;
- 12.1.3 collect and promptly pay into a bank or other account of the Fund all moneys due to the Fund;
- 12.1.4 keep appropriate records, books and accounts, having regard to the requirements of the Relevant Law;
- 12.1.5 make suitable arrangements for the custody of documents relating to the investments of the Fund;
- 12.1.6 details of any order or agreement for a payment split that the Trustee is required to apply in accordance with the Part VIII B of the *Family Law Act 1975 (Cth)*; and
- 12.1.7 prepare accounts, returns and statements in relation to the Fund as at the end of the Financial Year.

12.2 Audit

The Trustee must appoint an Auditor to audit the accounts and statements of the Fund and to report in writing to the Trustee in respect of such audit within the time specified by the Relevant Law.

12.3 Inspection of records

The Trustee must allow Members to inspect such documents and information as required by the Relevant Law.

12.4 Report to Regulator

The Trustee shall provide to the Regulator such reports required from time to time by the Relevant Law. The Trustee shall give to the Regulator notice of changes to the Fund in such form and in such manner as specified by the Relevant Law that the Trustee must give to the Regulator.

13. Transfers of Benefits

13.1 Transfers within the Fund

The Trustee with the consent of the Member when required by the Relevant Law, may pay or transfer in the form, money or assets of the Fund or a combination of both, all or part of the Member's interest or entitlement in the Fund to another Member's Account provided that:

- 13.1.1 the payment or transfer is not prohibited by the Relevant Law;
- 13.1.2 the Member shall be deemed to have consented to payment or transfer if the payment or transfer is required by the Relevant Law; and
- 13.1.3 the payment or transfer is made in accordance with the provisions, if any, of the Relevant Law.

13.2 Transfers to Other Funds

Subject to the Rules and the Relevant Law, the Trustee may pay or transfer to an Eligible Fund all or part of a Member's interest or entitlement to Benefits in the Fund on terms and conditions determined by the Trustee:

- 13.2.1 when requested by the Member;
- 13.2.2 when permitted or required by the Relevant Law whether or not requested or consented to by the Member and the Member shall be deemed to have consented to such payment or transfer; and

such payment or transfer may be in the form of money or assets of the Fund or a combination of both.

13.3 Benefits Cease

If a payment or transfer is made under **Rule 13.2**:

- 13.3.1 the payment or transfer will satisfy the Member's interest or entitlement to those Benefits to the extent of the amount paid or transferred;
- 13.3.2 the receipt of the payment or transfer by the trustee of the Eligible Fund will discharge the Trustee with respect to any liabilities referable to the amount paid or transferred; and

- 13.3.3 after the payment or transfer, the Trustee will not be responsible for the future application of the particular amount.

13.4 Transfers from Other Funds

- 13.4.1 Upon a Member's request, the Trustee may accept a payment or transfer of money or assets from an Eligible Fund:
- (a) on such terms and conditions imposed by the Eligible Fund;
 - (b) on such terms and conditions determined by the Trustee; and
 - (c) which is not prohibited by the Relevant Law.
- 13.4.2 The Trustee shall have regard to the provisions governing the preservation of benefits in the Eligible Fund to ensure that any Benefit arising from the assets transferred will only be paid to or in respect of the Member in circumstances similar to those provided for in the provisions governing the Eligible Fund:
- (a) if the Eligible Fund is an overseas pension scheme or foreign superannuation fund, to the extent required by foreign law; and
 - (b) to extent required by the Relevant Law.
- 13.4.3 Subject to the requirements of this **Rule 13.4** and the Relevant Law, the Trustee will credit the Member's Accounts in the manner agreed between the Trustee and the Member with the money or assets paid or transferred under this **Rule 13.4**.

13.5 Transfers from UK Registered Pension Schemes

- 13.5.1 Despite **Rule 14**, this **Rule 13.5** only applies if any Recognised Transfer Amounts have been accepted and are held by the Trustee pursuant to **Rule 13.4** from a registered pension scheme in the United Kingdom.
- 13.5.2 Subject to this **Rule 13.5**, a Member is only entitled to receive a Benefit sourced from a Recognised Transfer Amount when the Member is permitted by the UK Regulations and the Trustee must not pay a Benefit sourced from a Recognised Transfer Amount to a Member until that time.
- 13.5.3 If a Recognised Transfer Amount is held by the Trustee, this **Rule 13.5** may be amended only if, after the amendment, the amended Rule would continue to comply with the QROPS Requirements.
- 13.5.4 A Recognised Transfer Amount may be transferred to an Eligible Fund in accordance with **Rule 13.2** only where the provisions governing the Eligible Fund contain provisions to the same effect as this **Rule 13.5** in respect of a Recognised Transfer Amount.
- 13.5.5 If a Recognised Transfer Amount is held by the Trustee, the Trustee must do all necessary things to comply with the QROPS Requirements.

14. Benefits

14.1 When Payable

14.1.1 Subject to the Relevant Law and these Rules, a Benefit may be paid when:

- (a) the Member has reached the Preservation Age;
- (b) the Member has reached the Retirement Age;
- (c) the Member has ceased to be Gainfully Employed;
- (d) the Member suffers Temporary Incapacity; or
- (e) the Member suffers Permanent Incapacity.
- (f) the Member suffers from a Terminal Medical Condition;
- (g) the Member has died;
- (h) there are compassionate grounds;
- (i) a First Home Super Saver Scheme benefit as provided in the Relevant Law is permitted; or
- (j) such other events or circumstance allow a Benefit to be paid.

14.1.2 A Benefit must be paid by the Trustee if required under the Relevant Law.

14.2 Method of Payment

14.2.1 A Benefit may be paid:

- (a) in a lump sum;
- (b) by way of one or more pensions;
- (c) by an in specie transfer of assets of the Fund;
- (d) in any other way permitted by the Relevant Law; or
- (e) as a combination of any of the above.

14.2.2 The Trustee may pay the whole or part of a Benefit by the payment or transfer of money or assets of the Fund but must pay a Benefit in a particular way if required by the Relevant Law.

14.3 Payment Conditions

14.3.1 The Trustee may impose any reasonable conditions regarding payment of Benefits, such as requiring a Member or the Member's Legal Personal Representative to produce evidence of entitlement.

14.3.2 A Benefit must not be paid if doing so would result in the Fund not complying with the Relevant Law.

14.4 Lump Sum

14.4.1 The Trustee may, at its discretion, pay a part of or all of a Benefit as a lump sum if requested by a Member.

14.4.2 The lump sum Benefit may be paid:

- (a) in money as a single payment or in instalments; or
- (b) by an in specie transfer of assets of the Fund of equivalent value, with the value determined on an arms' length basis at the date of transfer.

14.4.3 Subject to **Rule 14.4.4**, the amount of any lump sum Benefit must not:

- (a) exceed the balance of the Member's Accounts; or
- (b) be less than any amount required under the Relevant Law.

14.4.4 Subject to the Trustee's discretion, in addition to any lump sum Benefit paid under **Rule 14.4.2**, the Trustee may pay an amount from a Reserve of the Fund to a Member.

14.5 Pension

14.5.1 The Trustee may, at its discretion, pay part of or all of a Benefit as a pension if requested by a Member or if required by the Relevant Law.

14.5.2 Subject to the Relevant Law and **Rule 14.6**, a pension will be paid subject to the following:

- (a) payment shall be in such amounts and on such terms and conditions as agreed in writing by Trustee and the Member;
- (b) a pension may include a nomination or direction about the continuation of the pension as a reversionary pension upon death of the Member;
- (c) a pension may be subject to or varied by a Binding Death Benefit Nomination made under **Rule 9.2** or Member Directed Superannuation Plan made under **Rule 9.3**;
- (d) the Trustee with the consent of the Member may at any time vary the terms and conditions of a pension including a variation which adds, removes or replaces any nomination or direction about the continuation of the pension as a reversionary pension upon death of the Member;
- (e) a variation of a pension shall not create a new pension unless expressly provided otherwise in writing;
- (f) the terms and conditions of a pension shall form part of the Rules.

14.6 Pension Conditions

14.6.1 Any standards with respect to the payment of pensions contained in the Relevant Law are incorporated in, and form part of the Rules.

- 14.6.2 Any pension paid to a Member must be provided pursuant to any standards contained in the Relevant Law.
- 14.6.3 In providing a pension to a Member, and subject to **Rule 14.6.1** and the Trustee's discretion, the Trustee may apply any amount from the Member's Account and/or a Reserve of the Fund.
- 14.6.4 If a pension is also an Asset Test Exempt Pension, the relevant provisions of the Social Security Act 1991 or the Veterans' Entitlements Act 1986 apply to the extent of any inconsistency to ensure the pension qualifies or continues to qualify as an Asset Test Exempt Pension.

14.7 **Resumption of a Ceased Pension**

Subject to the Relevant Law, if a pension has ceased because any minimum pension payment requirement of the Relevant Law has not been satisfied then that pension shall recommence on the same terms and conditions as the ceased pension on the first day of July following the day that the pension ceased.

14.8 **Commutation**

- 14.8.1 The Trustee may, in its discretion, commute a part or the whole of a Benefit if requested by a Member however if a Benefit is subject to a cashing restriction the Trustee shall ensure the Benefit is only commuted in accordance with the Relevant Law.
- 14.8.2 The Trustee must not commute a part or the whole of a Benefit if the commutation will cause the Fund to breach the Relevant Law.
- 14.8.3 Any commutation amount may be applied by the Trustee:
 - (a) to pay a lump sum Benefit to the Member;
 - (b) to pay one or more pensions to the Member;
 - (c) be allocated to the Member's Accounts; or
 - (d) in any other way not prohibited by the Relevant Law.

14.9 **Death Benefits**

- 14.9.1 On the death of a Member but subject to any Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan:
 - (a) the Trustee shall not exercise any discretion or power concerning the payment of a death benefit unless:
 - (i) the prior written consent of the Legal Personal Representative of the deceased Member has been obtained to the manner and form of payment and to whom payment is to be made; or
 - (ii) the Legal Personal Representative of the deceased Member is a Trustee or director of a Corporate Trustee;

- (b) the Trustee may continue to pay to the Legal Personal Representative any pension paid to the deceased Member;
 - (c) the Trustees may pay or transfer a death benefit to an Eligible Fund for payment to a Dependant in a manner permitted by the Relevant Law;
 - (d) the Trustees may transfer a death benefit to a trust in which the beneficiaries of such trust are limited to those persons who are death benefits dependants as defined in section 302-195 of the Tax Act.
- 14.9.2 The Trustee may comply with a Non-Binding Death Benefit Nomination of a Member made under **Rule 9.1** or any equivalent Rule contained in prior Rules of the Fund provided that the payment is permitted by the Relevant Law.
- 14.9.3 The Trustee must comply with a Binding Death Benefit Nomination of a Member made under **Rule 9.2** or any equivalent Rule contained in prior Rules of the Fund provided that the payment is permitted by the Relevant Law.
- 14.9.4 The Trustee must comply with a Member Directed Superannuation Benefit Plan of a Member made under **Rule 9.3** or any equivalent Rule contained in any prior Rules of the Fund provided that the payment is permitted by the Relevant Law.
- 14.9.5 The whole or part of a Member's Benefit payable on death that is not subject to or is not permitted to be paid pursuant to a Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan shall be paid by the Trustee in accordance with **Rule 14.9.7** and **Rule 14.9.8**.
- 14.9.6 If there is any inconsistency between a pension or a Binding Death Benefit Nomination or a Member Directed Superannuation Benefit Plan then **Rule 9.5.2** applies
- 14.9.7 Subject to **Rule 14.9.1(a)**, **Rule 14.9.3**, **Rule 14.9.4** and the Relevant Law, the Trustee must distribute the balance of the Member's Accounts as a death benefit in such manner, form or type and in such proportions as the Trustee may in the absolute discretion of the Trustee decide to:
- (a) one or more Dependants; or
 - (b) the Legal Personal Representative; or
 - (c) any other persons permitted by the Relevant Law; or
 - (d) a combination of any of the above.
- 14.9.8 Subject to **Rule 14.9.6**, if the terms and conditions of a pension payable to the Member include a reversion to another person then the Trustee must pay the pension in accordance with **Rule 9.4**.
- 14.9.9 Subject to the Relevant Law, and notwithstanding any other provision of this **Rule 14.9**, the Trustee may in its absolute discretion pay an additional amount from other Accounts and/or reserve, to the Legal Personal Representative or one or more of the deceased's Dependants.

14.9.10 Any additional amount paid as contemplated in **Rule 14.9.9** will not form part of the Member's death benefit.

14.10 Suspension of Benefit

The Trustee may suspend, alter or withhold any Benefit where a Member or Dependant:

14.10.1 fails to provide any information or to do anything contemplated by **Rule 5.5.1** or if provided is carelessly incorrect, or deliberately misleading; or

14.10.2 otherwise fails to comply with the other provisions of the Rules or the requirements of the Relevant Law.

14.11 Preserved Benefits

Nothing in the Rules requires or permits the payment of a Benefit to a Member where the Relevant Law requires that Benefit to be preserved.

15. Family Law Splitting and Flagging

15.1 Complying with Agreements and Orders

15.1.1 The Trustee shall only be obliged to comply with any request for information, agreement or order made under Part VIII B of the *Family Law Act 1975 (Cth)* to the extent permitted or required by the Relevant Law.

15.1.2 The Trustee may impose a fee for the administrative costs associated with complying with an agreement or order made under Part VIII B of the *Family Law Act 1975 (Cth)* and such fee shall be payable by such persons and in such proportions as prescribed by the Relevant Law or Part VIII B of the *Family Law Act 1975 (Cth)*. The Trustee may add interest, at a rate the Trustee determines, to any unpaid fee that the Trustees impose and may debit the interest to a Benefit or interest that the relevant Member or person deemed to be a Member has in the Fund.

15.1.3 Nothing in the Rules shall impose a duty or obligation upon the Trustees to admit as a Member of the Fund any person being a party to an agreement or order made under Part VIII B of the *Family Law Act 1975 (Cth)* who is not already a Member of the Fund and the Trustee may transfer to an Eligible Fund any Benefit to which such person is entitled.

15.1.4 Notwithstanding anything contained in the Rules, a Benefit payable to a Member or Dependant under the Rules shall be subject to any agreement or order made under Part VIII B of the *Family Law Act 1975 (Cth)* applying to that Benefit.

15.2 Information Request

Upon written application for information about a superannuation interest by an eligible person in the manner prescribed by Part VIII B of the *Family Law Act 1975 (Cth)* together with such other properly completed prescribed supporting documentation and upon the payment of any fee permitted to be imposed by the Trustee, the Trustee will provide information about the superannuation interest in the prescribed form.

16. Termination of the Fund

16.1 Termination

The Fund will be terminated on such date determined by the Trustee if the Regulator requires the Fund to be terminated or if the Trustee resolves to terminate the Fund in any of the following circumstances:

- 16.1.1 the Trustee decides to terminate the Fund;
- 16.1.2 there are no Members in the Fund; or
- 16.1.3 if all the Members request the Trustee to terminate the Fund.

16.2 Application of Assets

Subject to the Relevant Law, the Trustee must apply the assets of the Fund, to the extent that there are sufficient assets to do so, in the following priority:

- 16.2.1 towards the costs of administering and winding up the Fund;
- 16.2.2 in paying or transferring a Member's Benefit in accordance with these Rules;
- 16.2.3 any remaining amounts to be paid by the Trustee to Members, Dependants, former Members, deceased Members or Legal Personal Representatives, in such proportions as the Trustee in its discretion determines is appropriate; and

the receipt by any person of any amount under this **Rule 16.2** will be in full discharge of any claims in respect of the Fund.

17. Alteration of the Deed and Rules

17.1 Amendment

Subject to **Rule 17.2** and **Rule 17.3**, the Trustee may by deed at any time and from time to time amend all or any of the provisions of the Deed or these Rules, provided that the amendment does not:

- 17.1.1 vary the main purpose of the Deed and Rules being:
 - (a) to establish a Regulated Superannuation Fund; and
 - (b) to provide benefits to Members on retirement or to the Dependants of Members in the event of death before retirement of the Member; or
- 17.1.2 have the effect of reducing any Benefit that has accrued or has become payable to a Member before the amendment taking effect unless:
 - (a) the reduction is required due to Tax payable on income of the Fund;
 - (b) the reduction is required to enable compliance with the Relevant Law;
 - (c) the reduction is approved in writing by the affected Members; or
 - (d) the Regulator has approved the reduction in writing.

17.2 Amendment Restrictions

Notwithstanding **Rule 17.1** and subject to **Rule 17.3**, no amendment of all or any of the provisions of the Deed or the Rules shall be made by the Trustee:

- 17.2.1 which would permit the sole or primary purpose of the Fund to be other than the provision of Old-Age Pensions while the Trustee is one or more individuals; or
- 17.2.2 which would permit the Trustee to be other than a Constitutional Corporation while the sole or primary purpose of the Fund is other than the provision of Old-Age Pensions; or
- 17.2.3 without the consent in writing of the Legal Personal Representative of a deceased Member if the death benefit payable in respect of the deceased Member has not been paid.

17.3 Amendments requiring Consent of Members and Others

Notwithstanding **Rule 17.1**, no amendment of the Deed or the Rules shall be made by the Trustee except with the written consent of Members or, if a Member is unable to give written consent, with the written consent of the Legal Personal Representative of that Member, which would have the effect of:

- 17.3.1 amending **Rule 17.2** or **Rule 17.3**;
- 17.3.2 altering the existing terms and conditions of:
 - (a) a pension payable to the Member or their Dependents;
 - (b) a Binding Death Benefit Nomination made by the Member; or
 - (c) a Member Directed Superannuation Benefit Plan;
- 17.3.3 amending **Rule 13.5** if a Recognised Transfer Amount has been accepted by the Trustee and the amendment would result in the Fund failing to comply with the QROPS Requirements;
- 17.3.4 changing the restrictions contained in **Rule 7.5** during any period that the Trustee holds Member Contributed Property.

17.4 Amendments Subject to the Relevant Law

Notwithstanding anything in this Rule, the Deed and the Rules cannot be amended if the amendment is contrary to the Relevant Law.

17.5 Trustee Act 1936 (SA)

The provisions of section 35B of the *Trustee Act 1936 (SA)* shall not apply.

18. Definitions

In the Deed and Rules unless the contrary intention appears:

- 18.1 **'Account'** means an account established by the Trustee for the purpose of administering the Fund or calculating the Benefit payable in respect of a Member or for any other purpose under the Deed or Rules;
- 18.2 **'Ancillary Purposes'** means those purposes that are defined in subsection 62(1)(b) of the SIS Act;
- 18.3 **'Asset Test Exempt Pension'** means a pension that is exempt from or excluded from the assets test in whole or part under the Social Security Act 1991 or the Veterans' Entitlements Act 1986 (and any applicable regulations);
- 18.4 **'Auditor'** means an 'approved SMSF auditor' (as defined by subsection 10(1) of the SIS Act) appointed for the purposes of auditing the Fund;
- 18.5 **'Beneficiary'** includes Members and any person entitled at the relevant time to receive a payment from the Fund in respect of a Member and any other person who is a Beneficiary for the purposes of the SIS Act;
- 18.6 **'Benefit'** means the benefits payable or that may be payable to or for a Member or their Dependants or any other person under the Deed, Rules or the Relevant Law;
- 18.7 **'Complying Self Managed Superannuation Fund'** means a Fund that satisfies the requirements of section 42A of the SIS Act;
- 18.8 **'Constitutional Corporation'** means a trading or financial corporation formed within the limits of the Commonwealth (within the meaning of paragraph 51(xx) of the Commonwealth of Australia Constitution Act);
- 18.9 **'Core Purposes'** means those purposes for which the Fund is established that are defined in subsection 62(1)(a) of the SIS Act;
- 18.10 **'Corporate Trustee'** means a body corporate (including a Constitutional Corporation) that is a trustee of the Fund;
- 18.11 **'Deed'** means the deed establishing the Fund and as amended;
- 18.12 **'Dependant'** has the meaning in subsection 10(1) of the SIS Act;
- 18.13 **'Disqualified Person'** has the same meaning as in section 120 of the SIS Act;
- 18.14 **'Eligible Fund'** means a superannuation fund, an approved deposit fund, an eligible rollover fund, a rollover annuity, or any other like fund or annuity which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not, in the opinion of the Trustee, be in breach of the Relevant Law;
- 18.15 **'Excess Contributions Tax'** means any tax imposed by reason of the Superannuation (Excess Concessional Contributions Tax) Act 2007 (Cth) or the Superannuation (Excess Non-Concessional Contributions Tax) Act 2006 (Cth) or successor legislation;
- 18.16 **'Financial Year'** means a period of twelve (12) months ending on 30 June or such other period ending on a date determined by the Trustee;

- 18.17 **'Gainfully Employed'** means employed or self-employed for gain or reward in any business, trade, profession, occupation, vocation or calling on a full time or part time basis and **'Gainful Employment'** has a corresponding meaning;
- 18.18 **'Fund'** means all of the assets from time to time held by the Trustee upon the trusts contained in the Deed;
- 18.19 **'Individual Policy'**, in relation to a Member, means a life insurance policy or an interest in a group life insurance policy which the Trustees have nominated as being held specifically for the purpose of providing benefits in respect of that Member and which may include an insurance policy over the life of a person other than that Member;
- 18.20 **'Legal Personal Representative'** in relation to a Member or a Trustee being an individual means a person who:
- 18.20.1 the executor of a Will or administrator of the estate of a deceased Member including any person named as the executor in a Will of the deceased Member even though no grant of representation has issued or is required to administer the estate of the deceased Member provided the Trustees are satisfied that it is the last Will of the deceased Member; or
 - 18.20.2 holds an enduring power of attorney granted by a Member or the Trustee; or
 - 18.20.3 has been appointed by law to act as the legal personal representative of a Member or a Trustee but does not include any person appointed under the laws of bankruptcy;
- 18.21 **'Member'** means a person who has been admitted to membership of the Fund and who has not ceased to be a Member of the Fund and any person required by the Relevant Law to be treated as a Member of the Fund and, where the context permits, includes:
- 18.21.1 the Legal Personal Representative of a Member under a legal disability; or
 - 18.21.2 a parent or guardian of a Member under a legal disability by reason of age and who does not have a Legal Personal Representative;
- 18.22 **'Member Contributed Property'** means dutiable property for the purposes of the Duties Act 1997 (NSW) and the Duties Act 2008 (WA) which is transferred to the Trustee by a Transferor and, in respect of which property, duty has been assessed and paid under either section 62A of the Duties Act 1997 (NSW) or section 122 of the Duties Act 2008 (WA) and includes the proceeds of the sale of the whole or part of any such property;
- 18.23 **'Old-Age Pension'** means an old age pension for the purposes of paragraph 51(xxiii) of the Commonwealth of Australia Constitution Act;
- 18.24 **'Permanent Incapacity'** in relation to a Member, subject to the Relevant Law, has the same meaning as that contained in any insurance policy effected to cover Permanent Incapacity of the Member and in force at the time of the incapacity or where there is no such insurance policy means ill-health (whether physical or mental) which the Trustee after having regard to the requirements of the Relevant Law is reasonably satisfied the Member is unlikely to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience;
- 18.25 **'Preservation Age'** means:

- 18.25.1 for a person born before 1 July 1960 – 55 years; or
- 18.25.2 for a person born during the year 1 July 1960 to 30 June 1961 – 56 years; or
- 18.25.3 for a person born during the year 1 July 1961 to 30 June 1962 – 57 years; or
- 18.25.4 for a person born during the year 1 July 1962 to 30 June 1963 – 58 years; or
- 18.25.5 for a person born during the year 1 July 1963 to 30 June 1964 – 59 years; or
- 18.25.6 for a person born after 30 June 1964 – 60 years;
- 18.26 **'QROPS Requirements'** means any requirements under laws relating to superannuation funds that the Fund must satisfy to be a qualifying recognised overseas pension scheme under section 169 of the UK Regulations;
- 18.27 **'Recognised Transfer Amount'** means the amount transferred to the Fund or a previous superannuation arrangement in respect of a Member as a recognised transfer under section 169 of the UK Regulations;
- 18.28 **'Regulated Superannuation Fund'** has the same meaning as contained in section 19 of the SIS Act;
- 18.29 **'Regulator'** means the Commissioner of Taxation or any person or entity appointed to regulate a Self Managed Superannuation Fund as described in section 10(1) of the SIS Act and in respect of Recognised Transfer Amounts means the Board of Inland Revenue and HM Revenue & Customs of the United Kingdom;
- 18.30 **'Relevant Law'** means:
- 18.30.1 the Superannuation Industry (Supervision) Act 1993 (Cth) ('SIS Act');
- 18.30.2 the Income Tax Assessment Act 1997 (Cth) ('Tax Act');
- 18.30.3 the Corporations Act 2001 (Cth) ('Corporations Act');
- 18.30.4 any successor acts and all Regulations made pursuant to the above Acts including the Superannuation Industry (Supervision) Regulations 1994 (Cth) ('SIS Regulation');
- 18.30.5 in respect of Recognised Transfer Amounts such parts of the UK Regulations which the Fund must satisfy in order for the Fund to satisfy QROPS Requirements;
- 18.30.6 any other legislation, requirements, standards, guidelines, rulings or announcements which must be complied with or that the Trustee considers desirable to comply with in order for the Fund to be a regulated and complying superannuation fund;
- 18.31 **'Reserve'** has the meaning given to it by **Rule 10.4**;
- 18.32 **'Retirement Age'** means:
- 18.32.1 age 65; or

- 18.32.2 such other age at which benefits can generally be paid from a regulated superannuation fund under the Relevant Law even if a Member has not ceased Gainful Employment;
- 18.33 **'Review Date'** means the final day of each Financial Year and/or any other date the Trustee determines in its absolute discretion;
- 18.34 **'Rules'** means the rules of the Fund in this Deed.
- 18.35 **'Shortfall Component'** has the meaning given to that term in the Superannuation Guarantee (Administration) Act 1992 (Cth);
- 18.36 **'Splittable Contribution'** has the meaning given to that term in SIS Regulation 6.42;
- 18.37 **'State Trust Law'** means whichever of the Trustee Act 1958 (VIC), the Trustee Act 1925 (NSW), the Trustees Act 1962 (WA), the Trusts Act 1973 (QLD), the Trustee Act 1936 (SA), the Trustee Act 1898 (TAS), the Trustee Act 1925 (ACT) and the Trustee Act 1893 (NT) apply to the Fund or any other Commonwealth, State or Territory legislation of like effect that may apply;
- 18.38 **'Superannuation Entitlement'** in relation to a Member generally means the total amount of all superannuation lump sums that could be payable to the Member by the Fund at any time or it is such other interest as defined in section 995-1(1) of the Tax Act as determined by the Trustee with reference to section 307-200 of the Tax Act;
- 18.39 **'Taxes'** includes income tax (including capital gains tax) land tax, goods and services tax, stamp duty and any other taxes or duties;
- 18.40 **'Temporary Incapacity'** in relation to a Member, subject to the Relevant Law, who has ceased to be Gainfully Employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be Gainfully Employed), means ill-health (whether physical or mental) that caused the Member to cease to be Gainfully Employed or which otherwise qualifies as temporary disablement (or its equivalent) under the Relevant Law but does not constitute Permanent Incapacity;
- 18.41 **'Terminal Medical Condition'** has the meaning given by SIS Regulation 6.01A;
- 18.42 **'Transferor'** means a Member or Members together who transfer Member Contributed Property to the Trustee;
- 18.43 **'Trustee'** or **'Trustees'** means the trustee(s) for the time being of the Fund and where the context permits includes the director of a Corporate Trustee; and
- 18.44 **'UK Regulations'** means the Finance Act 2004 (United Kingdom) and regulations made by the Board of Inland Revenue of the United Kingdom.

19. Interpretation

In the Deed and Rules unless the contrary intention appears:

- 19.1 the **singular** includes the plural and vice versa;
- 19.2 a **gender** includes all other genders;

- 19.3 a reference to a **person** includes any company, partnership, joint venture, trust, association, government, or public authority and vice versa;
- 19.4 a reference to a **person** that comprises two or more persons means those persons jointly and severally;
- 19.5 a reference to **amend** includes to add to, modify, vary, replace or delete and **amendment** and **amending** have corresponding meanings;
- 19.6 a reference to a **document** is to that document as amended, novated, supplemented, varied or replaced from time to time and includes any annexures, schedules and appendices to that document, except to the extent prohibited by that document;
- 19.7 a reference to **conduct** includes any act, omission, representation, statement or undertaking whether or not in writing;
- 19.8 a reference to **pay** includes to credit or distribute;
- 19.9 mentioning anything after **include, includes** or **including** does not limit what else might be included;
- 19.10 a reference to any **legislation** or legislative provision includes any statutory modification, substitution or re-enactment and any subordinate legislation issued under that legislation or provision;
- 19.11 any term used but undefined in the Rules which is defined in the Relevant Law has the same meaning that it has in the Relevant Law;
- 19.12 the **headings** and sub-headings are for convenience only and do not affect the interpretation of these Rules.

20. Compliance with the Relevant Law

20.1 Inconsistency

If there is any inconsistency between the provisions of the Deed, the Rules and the Relevant Law, the Relevant Law will prevail to the extent of any such inconsistency.

20.2 Power to Act in Accordance with Relevant Law

The Trustee has the power to do, or omit to do, all acts and things as the Trustee considers necessary for the Fund to be a Complying Self Managed Superannuation Fund.

20.3 Deemed Inclusion of Relevant Law

Despite any provision of the Deed or the Rules, all the provisions of the Relevant Law that must be included in the Deed and the Rules from time to time in order for the Fund to qualify or remain as a Complying Self Managed Superannuation Fund under the Relevant Law are deemed to be included in the Deed and the Rules as if every such provision was set out in the Deed and the Rules but only for so long as that deemed inclusion is necessary for the Fund to qualify or remain a Complying Self Managed Superannuation Fund under the Relevant Law.

21. General

21.1 Failure to enforce rights

The failure or omission of the Trustee to enforce or require strict compliance with a provision of the Deed or the Rules does not affect or impair the Trustee's right to subsequently enforce or require strict compliance with that provision or to avail itself of any remedies it may have in respect of any breach of that provision.

21.2 Preservation of rights

All rights given to a Member under the Deed or the Rules are cumulative of each other and in addition to and do not abrogate, limit or reduce any other rights that beneficiary may have at law, under any other agreement, or otherwise.

21.3 Further assurance

The Trustee must promptly execute all documents and do all things to effect, perfect or complete the Deed and all transactions incidental to it.

21.4 Governing law

The Deed and Rules are governed by the laws of the State or Territory nominated in the Deed and the Commonwealth of Australia but if no laws of a State or Territory is nominated in the Deed shall be the laws of the State or Territory nominated by the Trustee by resolution or deed. The Trustee may at any time by resolution or deed nominate that the laws of a different State or Territory will apply.

21.5 Severance

Subject to **Rule 17.4**, a provision of the Deed or the Rules that is invalid or unenforceable must be severed. All other provisions of the Deed and the Rules continue to be valid and enforceable in accordance with their terms.

**APPLICATION FOR MEMBERSHIP OF
AJ ROSSON SMSF**

Full Name: JULIE LOUISE ROSSON
Address: 8 BUSHCHERRY CRT, BURPENGARY, QLD 4505
Date of Birth: 17 August 1977
Sex: Female

I apply for membership of the **AJ ROSSON SMSF (Fund)** and state or warrant as follows as a condition of my application:

- 1 I am not bankrupt.
- 2 I have had the opportunity to meet with legal, financial and accounting advisors, and am satisfied that membership in the Fund is appropriate to my circumstances and needs.
- 3 I understand that if I am accepted as a member, my membership may be subject to restrictions and/or classifications.
- 4 I understand that I may only contribute to the Fund if I am eligible under the superannuation laws to do so, and this includes any contributions made by other parties on my behalf.
- 5 I understand that membership in a self managed superannuation fund (**SMSF**) carries with it risks, including but not limited to risks associated with disagreement with other members, liquidity and investment risks, and such other risks which follow the nature of a SMSF arrangement and I am comfortable becoming a member, notwithstanding those risks.
- 6 I agree that, unless I provide notice to the Trustee in writing, I do not require any insurance to be held within the Fund in respect of me.
- 7 I undertake to provide any relevant information or documentary evidence to the Trustee and agree to submit to health and medical tests as and when requested by the Trustee.
- 8 I acknowledge the Trustee may collect my personal identification documents and Tax File Number (**TFN**), which will be treated as confidential in accordance with the *Privacy Act 1988 (Cth)* (**Privacy Legislation**) and will only be used for legal purposes, including:
 - a providing information to the Australian Taxation Office;
 - b paying employment termination payments;
 - c amalgamating superannuation benefits; and
 - d providing information to other superannuation funds receiving any benefits I may select (unless I ask in writing for it to be withheld).
- 9 My Tax File Number is: .
- 10 I authorise the Trustee to retain and store information on my behalf despite any provision to the contrary in any privacy legislation.

11 I agree to all of the terms and conditions set out in the trust deed for the Fund, as amended from time to time.

12 I declare that the information I provide to the Trustee is true and correct. I acknowledge it is my responsibility to inform the Trustee of any error or changes regarding these matters.

I hereby authorise my current employer to deduct from my salary such amounts (if any) as are from time to time agreed upon by myself and my employer as contributions to be made by me to the abovementioned Fund.

I hereby apply to make contributions to the Fund and agree to be bound by the trust deed and rules governing the Fund.

NOMINATION OF BENEFICIARIES

(If you wish to make a Binding Death Benefit Nomination please submit it separately)

Whilst I acknowledge the discretion the Trustees have to determine who the benefit is paid to, I hereby nominate the following persons to receive the benefit payable by the Trustees of the Fund in the event of my death:

Name and Address	Relationship to member	Proportion of benefit
_____	_____	_____ %
_____	_____	_____ %

The Member

Signed by JULIE LOUISE ROSSON:



JULIE LOUISE ROSSON
Member

Dated: 30 May 2022

PRODUCT DISCLOSURE STATEMENT

AJ ROSSON SMSF

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To obtain a copy of this statement and a copy of any document that is applied, adopted or incorporated by this statement you may telephone the Trustee whose number is below.

Telephone Number

(The Trustee must insert their relevant telephone number here.)

Issued by the Trustee on:

30 May 2002

PRODUCT DISCLOSURE STATEMENT (PDS)

This PDS is a summary of significant information and contains a number of references to important information. You should consider this information before making a decision about the product.

The material relating to your SMSF may change between the time when you read this Statement and the day when you sign the application form for membership.

The information provided in the Product Disclosure Statement is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Accordingly, this document should not be relied on as advice.

1. ABOUT YOUR SELF-MANAGED SUPERANNUATION FUND (SMSF)

Superannuation is to provide you with income for your retirement.

Your SMSF is established by the Trustee and the initial Member(s) signing a trust deed and contributions being paid to the Trustee who then invests that money as part of your super to provide retirement benefits to you.

For your Fund to be a SMSF it must meet several requirements. The requirements can vary depending on whether your Fund has individual Trustees or a corporate Trustee.

If your Fund has individual Trustees, the following must apply:

- it has no more than six members;
- each Member is a Trustee and each Trustee is a Member;
- no Member is an employee of another Member, unless they are relatives of one another; and
- no Trustee is paid for their duties or services as a Trustee.

If your Fund has a corporate Trustee, the following must apply:

- It has no more than six members;
- each Member of the Fund is a director of the corporate Trustee;
- each director of the corporate Trustee is a Member of the Fund;
- no Member is an employee of another Member, unless they are relatives of one another;
- the Trustee is not paid for its services as a Trustee; and
- no director of the corporate Trustee is paid for their duties or services as director in relation to the Fund.

Single Member Funds: If you have a corporate Trustee of a single Member Fund, the Member needs to be one of the following:

- the sole director of the corporate Trustee;
- one of only two directors, where the Member is;
 - a relative to the other director; or
 - not an employee of the other director.

A single Member Fund can also have two individuals as Trustees. The Member must be one of the individual trustees, and the Member and other trustee are relatives, or the Member is not an employee of the other trustee.

See paragraph 17A (6) of the *Superannuation Industry (Supervision) Act 1993* ("**SIS Act**") and regulation 1.04AA of the *Superannuation Industry (Supervision) Regulations 1994* ("**SIS Regulations**") for an extended definition of "employee".

If a Member is under 18, they cannot be a Trustee and special rules apply.

If you are a new trustee or newly appointed director of a corporate trustee, you need to sign the Trustee Declaration within 21 days of your appointment to show that you understand your duties as a trustee of an SMSF. To obtain a copy of the Trustee declaration (NAT 71089) see the ATO website. Professional advice should be sought in relation to the succession to the trusteeship of the Fund in the event of your death or your inability to continue to act as trustee or director of a corporate trustee.

Investments are made by the Trustee and are pooled with contributions made to the Fund in respect of any other Members.

A SMSF Trustee is ultimately responsible for running your SMSF. It is important that the Trustee understands the duties, responsibilities and obligations of being a Trustee or director of a corporate Trustee.

Members can, generally speaking, withdraw their investment in a superannuation fund (called a "Benefit") when they retire after reaching preservation age (see below). Generally, benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement pension. This means that you should only invest in superannuation money you can afford to put away until later.

2. HOW SUPER WORKS

Superannuation is a means of saving for retirement which is, in part, compulsory.

There are different types of contributions that may be paid to the Trustee of the Fund. For example, employer contributions, voluntary contributions by you and government co-contributions. Before you make any contributions, you should speak to your professional advisers to ensure that you do not breach any contribution caps or transfer limits. There may be taxation consequences or other sanctions if you breach these caps. More information can be found on the ATO website.

There are limitations on contributions to, and withdrawals from, superannuation. More information on these limitations can be found on the ATO's website.

Tax savings are provided by the Government.

Most people have the right to choose into which Fund their employer should direct their superannuation guarantee contributions which are currently 9.5% of your ordinary earnings.

Withdrawing Benefits

Benefits are generally for your retirement and normally cannot be paid out in cash unless you meet a condition of release.

A condition of release includes but not limited to reaching preservation age when a transition-to-retirement income stream may be commenced, retiring after reaching preservation age, death, permanent incapacity, attaining age 65 years, terminal illness and severe financial hardship. Benefits cashed before they are unrestricted non-preserved will not be taxed concessional and will be taxed at your marginal tax rate.

Any contributions made on or from 1 July 1999 are preserved benefits. Neither preserved, nor restricted non-preserved benefits may be accessed until a condition of release has been satisfied. Preserved benefits may be cashed voluntarily only if a condition of release is met and subject to any cashing restrictions by the condition of release. Cashing restrictions tell you what form the benefits must be taken. Benefits in the Fund when all the conditions of release are met are called unrestricted non-preserved benefits. Generally, only unrestricted non-preserved benefits can be cashed by you from the Fund.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born 01/07/1960 to 30/06/1961	56
Born 01/07/1961 to 30/06/1962	57
Born 01/07/1962 to 30/06/1963	58
Born 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

When you are entitled to receive your benefit, it may be paid as a lump sum or pension or a combination.

Generally, the amount that can be paid is the amount in your member account less tax. A licensed financial adviser can advise in relation to the net amount of your benefits that can be accessed.

Where your benefit is being paid as a pension, the Trustee may pay your benefit by any type of income stream permissible including account-based pensions. Transition to retirement pensions may be paid if you have not retired, however, there are limitations and conditions.

You may transfer your investment in the Fund to another complying superannuation fund or retirement savings account at any time.

If you die, your death benefit will be paid by the Trustee to your estate or your dependants as the Trustee decides. If you sign and give to the Trustees, a valid binding death benefit nomination, it will be paid as you nominate. If you sign a non-binding death benefit nomination, it will be taken into account by the Trustees, but the Trustees will have the final decision. The provisions of the SIS Act regarding the lapsing of a binding death benefit nomination after three years do not apply to self-managed superannuation funds. You should regularly review your binding death benefit nomination especially when there is a change in your family circumstances. You should also obtain professional advice before making any death benefit nomination.

If you were receiving a pension on your death that included a reversionary beneficiary, then the pension may continue to be paid to that dependant provided they are entitled to receive it under the superannuation laws. These persons are generally your spouse, de facto spouse, or child provided they are under age 18 or aged 18 to 24 and were 'financially dependant' on you, or a person with whom you were in an interdependency relationship (see regulation 1.04AAAA SIS Regulations), at the time of your death. Otherwise generally the death benefit will be paid as a lump sum except in the case of a dependant who is disabled as defined under the Disability Services Act 1986. If you wish to nominate a reversionary beneficiary to a pension, you must obtain professional advice. Documentation will be necessary. Your pension and death benefit nomination should not conflict.

3. BENEFITS OF INVESTING IN A SELF-MANAGED SUPER FUND

This paragraph covers the SMSF in respect of which you have been given an application for Membership so that you may become a Member of the Fund.

The Fund's significant features and benefits are:

- As a Member and also a Trustee or director of the corporate Trustee, you may have more control over investments and greater flexibility by comparison with being a Member of an industry fund or a retail fund that is not a SMSF where you would not be a Trustee and where you may usually have general investment options only.
- Fees may be lower; however, this will depend usually upon where the funds are invested and the costs of running the SMSF.
- SMSFs may perform better than industry and retail funds. The Trustee may be able to make quick changes to the investment portfolio if investment conditions change.
- A SMSF may have greater flexibility in establishing and managing pensions. It may give you the ability to transfer personally owned listed securities and business real property directly into the Fund. It has the ability to own business real property that may, in appropriate circumstances and conditions in superannuation law, be rented for your business.
- A SMSF may be able to borrow money to purchase real estate or shares where the security is limited to the single asset being acquired, subject to certain conditions in superannuation law.
- A SMSF has estate planning benefits by allowing family members to combine their assets in the Fund to grow for retirement.
- The SMSF provides retirement benefits usually in the form of lump sums or pensions and may provide income streams as a transition to your retirement.

4. RISKS OF SUPER

Benefits are not guaranteed and are dependent generally on investment returns.

All investments carry risk.

Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

Assets with the highest long-term returns may also carry the highest level of short-term risk.

The significant risks of SMSF investment are in summary:

- (a) the value of investments will vary;
- (b) the level of returns will vary, and future returns may differ from past returns;
- (c) returns are not guaranteed, and you may lose some or all of your money;
- (d) superannuation laws may change in the future including caps (limits) on how much may be contributed to the fund, and how much of the fund may be tax free;
- (e) the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement;
- (f) the level of risk for you will vary depending on a range of factors, including:
 - (i) age;
 - (ii) investment time frames;
 - (iii) where your other wealth is invested; and
 - (iv) your risk tolerance.

Other significant risks of joining a SMSF are in summary:

- (a) There is a risk of theft or fraud and there is no insurance that will cover you for theft or fraud.
- (b) Costs associated with running a SMSF with smaller account balances (for example less than \$200,000) can be significant and uncompetitive compared with other available super options.
- (c) Rates of tax on superannuation contributions and benefits may increase.
- (d) If the Fund has a variety of transactions and types of investments, the costs can be relatively higher than a public super fund due to their economies of scale.
- (e) If you have money in a fund now and plan to transfer that money to this Fund then, if you have existing life insurance in that fund, you may not be able to obtain life insurance at comparable rates outside the Fund or inside it.

- (f) You usually cannot access a super benefit payment from your SMSF until you reach your retirement age. You may be able to access pension payments when you reach preservation age subject to superannuation and tax laws. If you make voluntary contributions, you should ensure you will not need the money until you are able to meet a condition of release.

If the Trustee fails to comply with the superannuation and tax laws, which are complex, penalties may apply, and your super may be reduced or fail to perform as well as it should. Additional tax may be payable from your super or by you. The ATO may take action that may include:

- (a) education directions;
- (b) enforceable undertakings;
- (c) rectification directions;
- (d) administrative penalties;
- (e) disqualifying a trustee;
- (f) imposing civil and criminal penalties;
- (g) allowing the Fund to wind up;
- (h) issuing notices of non-compliance; and/or
- (i) freezing the Fund's assets.

More information can be obtained from the ATO website and from your professional adviser.

5. HOW THE TRUSTEE WILL INVEST YOUR MONEY

The Trustee of the SMSF will invest your money. The rules of the Fund permit a very broad range of investments and no particular investment option is offered. The Trustee must determine an investment strategy and should obtain professional advice for that purpose. The investment strategy must be reviewed regularly and revised if necessary and the Trustee must consider whether a contract of insurance, Insuring a Member should be held by the Trustees.

Once the investment strategy is determined, investments must be made in accordance with that strategy. Professional advice should be sought to determine particular investments.

You, as a Member, are not required to determine how super is invested, however, as a Trustee, or a director of a corporate Trustee you must do so. If you as a Member do not request the Trustee to invest in a particular manner the Trustee will invest as the Trustee sees fit and in accordance with the Fund's investment strategy. It may be possible to have a separate investment strategy relating to your own interest in the Fund.

You should be aware that superannuation legislation imposes some strict limitations on the type of assets that can be invested in or acquired. Breaches of these laws can lead to severe penalties.

If you need help about investing generally, speak to a licensed financial adviser.

WARNING

You must consider:

- (a) The likely investment return; and**
- (b) The risk; and**
- (c) Your investment timeframe when investing.**

Labour standards or environmental, social or ethical considerations are not taken into account in the selection, retention or realisation of investments relating to this Fund unless these have been added at paragraph 10.

If the Fund has been previously operating and a new member is to be admitted, the Trustee must also attach to this PDS, statements and information that a new member could reasonably require to decide whether to join the Fund. This would include and is not limited to, the Fund's financial statements, its investment strategy or strategies and any other information that may be material to a decision to join the Fund.

6. FEES AND COSTS

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100 000 to \$80 000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Your employer may be able to negotiate to pay lower administration fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

As there are no investment options set out in the rules of the SMSF there are no costs or fees detailed here with respect to investment options.

Initial set-up costs will include the costs of the trust deed and initial documentation. As a Trustee or as a director of a corporate Trustee, you will be aware of the costs for your Fund. The Trustees will also need accounting and relevant professional advice. You will be aware of these initial costs as you are a Trustee or a director of a corporate Trustee.

There will also be annual ongoing costs (which are likely to increase each year) such as the ATO supervisory levy of \$259 yearly costs for existing funds from 1 July 2018) accountancy fees to prepare financial accounts, audit fees, preparation and lodgement of annual taxation returns, tax advice and transaction costs on brokerage.

No fees and costs are charged by the Trustee for its services, however, where others are engaged to carry out work, such as accountants, financial planners and solicitors (and commissions on investments) then those costs are payable by the Trustee from the Fund and are usually debited to member accounts on a proportionate basis unless, for example, a particular amount is payable owing to a particular investment that has been made as requested by a particular member and for that member only.

Fees and costs of investments are available from the Trustee when an investment has been determined. They are usually set out in a PDS relating to the proposed investment.

WARNING

**Additional fees may be paid to a financial adviser if a financial adviser is consulted.
If a financial adviser is consulted, please refer to the Statement of Advice given to the Trustee in which details of the fees applicable should be set out.**

7. HOW SUPER IS TAXED

The ATO website has information on the taxation of superannuation. A brief summary of significant tax information is set out below, however, you should always seek taxation advice from a professional adviser. The Trustee is generally responsible for paying or withholding tax to the ATO.

Tax on Contributions

When a contribution is made that is tax deductible (a concessional contribution) to the contributor, who may for example be you (if you are self-employed) or your employer (if you are an employee) then tax at 15% is payable from your Member account by the Trustees and this is usually paid quarterly to the ATO and will be included as assessable income of the SMSF.

Division 293 tax is an additional tax on super contributions which reduces the tax concession for individuals whose combined income and contributions are greater than the Division 293 threshold, which as from 1 July 2017 is \$250,000. It is charged at an additional 15% i.e. a total of 30% on the tax deductible contributions.

Tax on Excess Contributions

WARNING

There will be taxation consequences if the contribution caps applicable to superannuation are exceeded. Professional advice should be obtained by you before contributing to the Fund.

Contribution caps are legal maximum limits on the amount of contributions that may be made by you and others for you that are taxed at a lower rate.

Contributions in excess of the respective caps may be taxed at higher rates. The amount of tax you pay on the excess amount depends on which cap you exceed. There may be other requirements or penalties imposed by the ATO if you exceed these limits.

Tax on Fund Earnings

When the Fund earns income on its investments it must pay tax to the ATO. The rate is usually a maximum rate of 15% on these earnings and your account will be debited with the tax on the earnings on your interest in the Fund. These are usually paid quarterly and annually as appropriate by the Trustee from your Member account. If you commence certain types of pensions, tax may or may not be payable on the investment income arising from assets used to support a pension depending on a number of different factors. Professional advice should be obtained.

Tax on Withdrawal of Benefits

If you withdraw money from the Fund as a lump sum or a pension, the amount may be tax free or tax may be payable.

To determine if your super withdrawal will be taxed, you need to know:

- Your preservation age and the age you will be when you get the payment;
- Whether the money in your super account is tax-free or taxable; and
- Whether you will receive the payment as an income stream or lump sum.

Super money that is tax-free when withdrawn is known as the 'tax-free component' of your super. Super money that is taxable when withdrawn is known as the 'taxable component' of your super.

The taxable component may consist of a taxed element and/or an untaxed element, depending on whether the benefit is paid from a taxed or untaxed source. Your super fund can tell you how much of the money in your super account is tax-free or taxable; and professional advice should be obtained.

Whether the money in your super account is tax-free or taxable when you withdraw it generally depends on the type of contributions that have been made and whether tax has been paid on it.

Non-concessional (after-tax) contributions, those made from your income after you paid tax on your income, are tax-free when withdrawn from your super account. Generally, personal contributions that you made from your after-tax income, unless you have claimed a tax deduction for them, are part of the tax-free component of super.

Concessional (before-tax) contributions, those made from your income before you paid tax on your income, are taxable when withdrawn from your super account. These types of contributions include:

- the super contributions that your employer must make for you;
- money that you salary sacrifice into super;
- super contributions that you were allowed to claim a tax deduction for.

For comprehensive tax tables, see the ATO website or obtain professional advice.

Tax File Number

WARNING

You must provide your tax file number to the Trustee as part of joining the self-managed superannuation fund.

If a Member does not give their TFN to the Trustee: -

- the Trustee cannot accept any Member contributions or contributions made by your spouse on your behalf without your TFN;
- any Member entitled to superannuation co-contributions may miss out; and
- the Trustee will have to pay additional income tax (called "TFN contributions tax") on some types of contributions made on that Member's behalf;
- the Trustee must return all Member contributions to the person or entity who paid them within 30 days of becoming aware that the Trustee should not have accepted those contributions unless it receives the TFN within that time period.

8. INSURANCE IN YOUR SUPER

Speak to the Trustee if you desire insurance and the Trustee should seek professional advice. The Trustee may offer and effect insurance for Members. If insurance is offered, the details are below.

(If nothing is added below, the Trustee does not intend to offer insurance to Members.)

9. HOW TO OPEN AN ACCOUNT

You join the fund by signing the application for membership and giving that to the Trustee. Contributions must be paid to the Trustee to commence your membership. There is no cooling-off period applicable to joining the Fund.

You may make a complaint in writing or verbally to the Trustee whose contact details are shown on this PDS. Redress is via the Courts if the issue cannot be resolved.

10. LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATIONS

The Trustee will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustee selects, retains or realises an investment. **Unless you are notified otherwise, the Trustee does not take any such considerations into account, however, the Trustee may incorporate those things into their investment strategy.**

(If nothing is added here, these are not taken into account – see paragraph 5.)

**APPLICATION FOR MEMBERSHIP OF
AJ ROSSON SMSF**

Full Name: ADRIANO ROSSON
Address: 8 BUSHCHERRY CRT, BURPENGARY, QLD 4505
Date of Birth: 20 June 1976
Sex: Male

I apply for membership of the **AJ ROSSON SMSF (Fund)** and state or warrant as follows as a condition of my application:

- 1 I am not bankrupt.
- 2 I have had the opportunity to meet with legal, financial and accounting advisors, and am satisfied that membership in the Fund is appropriate to my circumstances and needs.
- 3 I understand that if I am accepted as a member, my membership may be subject to restrictions and/or classifications.
- 4 I understand that I may only contribute to the Fund if I am eligible under the superannuation laws to do so, and this includes any contributions made by other parties on my behalf.
- 5 I understand that membership in a self managed superannuation fund (**SMSF**) carries with it risks, including but not limited to risks associated with disagreement with other members, liquidity and investment risks, and such other risks which follow the nature of a SMSF arrangement and I am comfortable becoming a member, notwithstanding those risks.
- 6 I agree that, unless I provide notice to the Trustee in writing, I do not require any insurance to be held within the Fund in respect of me.
- 7 I undertake to provide any relevant information or documentary evidence to the Trustee and agree to submit to health and medical tests as and when requested by the Trustee.
- 8 I acknowledge the Trustee may collect my personal identification documents and Tax File Number (**TFN**), which will be treated as confidential in accordance with the *Privacy Act 1988 (Cth)* (**Privacy Legislation**) and will only be used for legal purposes, including:
 - a providing information to the Australian Taxation Office;
 - b paying employment termination payments;
 - c amalgamating superannuation benefits; and
 - d providing information to other superannuation funds receiving any benefits I may select (unless I ask in writing for it to be withheld).
- 9 My Tax File Number is: .
- 10 I authorise the Trustee to retain and store information on my behalf despite any provision to the contrary in any privacy legislation.

11 I agree to all of the terms and conditions set out in the trust deed for the Fund, as amended from time to time.

12 I declare that the information I provide to the Trustee is true and correct. I acknowledge it is my responsibility to inform the Trustee of any error or changes regarding these matters.

I hereby authorise my current employer to deduct from my salary such amounts (if any) as are from time to time agreed upon by myself and my employer as contributions to be made by me to the abovementioned Fund.

I hereby apply to make contributions to the Fund and agree to be bound by the trust deed and rules governing the Fund.

NOMINATION OF BENEFICIARIES

(If you wish to make a Binding Death Benefit Nomination please submit it separately)

Whilst I acknowledge the discretion the Trustees have to determine who the benefit is paid to, I hereby nominate the following persons to receive the benefit payable by the Trustees of the Fund in the event of my death:

Name and Address	Relationship to member	Proportion of benefit
_____	_____	_____ %
_____	_____	_____ %

The Member

Signed by ADRIANO ROSSON:



ADRIANO ROSSON
Member

Dated: 30 May 2022

PRODUCT DISCLOSURE STATEMENT

AJ ROSSON SMSF

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To obtain a copy of this statement and a copy of any document that is applied, adopted or incorporated by this statement you may telephone the Trustee whose number is below.

Telephone Number

(The Trustee must insert their relevant telephone number here.)

Issued by the Trustee on:

30 May 2022

PRODUCT DISCLOSURE STATEMENT (PDS)

This PDS is a summary of significant information and contains a number of references to important information. You should consider this information before making a decision about the product.

The material relating to your SMSF may change between the time when you read this Statement and the day when you sign the application form for membership.

The information provided in the Product Disclosure Statement is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Accordingly, this document should not be relied on as advice.

1. ABOUT YOUR SELF-MANAGED SUPERANNUATION FUND (SMSF)

Superannuation is to provide you with income for your retirement.

Your SMSF is established by the Trustee and the initial Member(s) signing a trust deed and contributions being paid to the Trustee who then invests that money as part of your super to provide retirement benefits to you.

For your Fund to be a SMSF it must meet several requirements. The requirements can vary depending on whether your Fund has individual Trustees or a corporate Trustee.

If your Fund has individual Trustees, the following must apply:

- it has no more than six members;
- each Member is a Trustee and each Trustee is a Member;
- no Member is an employee of another Member, unless they are relatives of one another; and
- no Trustee is paid for their duties or services as a Trustee.

If your Fund has a corporate Trustee, the following must apply:

- It has no more than six members;
- each Member of the Fund is a director of the corporate Trustee;
- each director of the corporate Trustee is a Member of the Fund;
- no Member is an employee of another Member, unless they are relatives of one another;
- the Trustee is not paid for its services as a Trustee; and
- no director of the corporate Trustee is paid for their duties or services as director in relation to the Fund.

Single Member Funds: If you have a corporate Trustee of a single Member Fund, the Member needs to be one of the following:

- the sole director of the corporate Trustee;
- one of only two directors, where the Member is;
 - a relative to the other director; or
 - not an employee of the other director.

A single Member Fund can also have two individuals as Trustees. The Member must be one of the individual trustees, and the Member and other trustee are relatives, or the Member is not an employee of the other trustee.

See paragraph 17A (6) of the *Superannuation Industry (Supervision) Act 1993* ("**SIS Act**") and regulation 1.04AA of the *Superannuation Industry (Supervision) Regulations 1994* ("**SIS Regulations**") for an extended definition of "employee".

If a Member is under 18, they cannot be a Trustee and special rules apply.

If you are a new trustee or newly appointed director of a corporate trustee, you need to sign the Trustee Declaration within 21 days of your appointment to show that you understand your duties as a trustee of an SMSF. To obtain a copy of the Trustee declaration (NAT 71089) see the ATO website. Professional advice should be sought in relation to the succession to the trusteeship of the Fund in the event of your death or your inability to continue to act as trustee or director of a corporate trustee.

Investments are made by the Trustee and are pooled with contributions made to the Fund in respect of any other Members.

A SMSF Trustee is ultimately responsible for running your SMSF. It is important that the Trustee understands the duties, responsibilities and obligations of being a Trustee or director of a corporate Trustee.

Members can, generally speaking, withdraw their investment in a superannuation fund (called a "Benefit") when they retire after reaching preservation age (see below). Generally, benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement pension. This means that you should only invest in superannuation money you can afford to put away until later.

2. HOW SUPER WORKS

Superannuation is a means of saving for retirement which is, in part, compulsory.

There are different types of contributions that may be paid to the Trustee of the Fund. For example, employer contributions, voluntary contributions by you and government co-contributions. Before you make any contributions, you should speak to your professional advisers to ensure that you do not breach any contribution caps or transfer limits. There may be taxation consequences or other sanctions if you breach these caps. More information can be found on the ATO website.

There are limitations on contributions to, and withdrawals from, superannuation. More information on these limitations can be found on the ATO's website.

Tax savings are provided by the Government.

Most people have the right to choose into which Fund their employer should direct their superannuation guarantee contributions which are currently 9.5% of your ordinary earnings.

Withdrawing Benefits

Benefits are generally for your retirement and normally cannot be paid out in cash unless you meet a condition of release.

A condition of release includes but not limited to reaching preservation age when a transition-to-retirement income stream may be commenced, retiring after reaching preservation age, death, permanent incapacity, attaining age 65 years, terminal illness and severe financial hardship. Benefits cashed before they are unrestricted non-preserved will not be taxed concessional and will be taxed at your marginal tax rate.

Any contributions made on or from 1 July 1999 are preserved benefits. Neither preserved, nor restricted non-preserved benefits may be accessed until a condition of release has been satisfied. Preserved benefits may be cashed voluntarily only if a condition of release is met and subject to any cashing restrictions by the condition of release. Cashing restrictions tell you what form the benefits must be taken. Benefits in the Fund when all the conditions of release are met are called unrestricted non-preserved benefits. Generally, only unrestricted non-preserved benefits can be cashed by you from the Fund.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born 01/07/1960 to 30/06/1961	56
Born 01/07/1961 to 30/06/1962	57
Born 01/07/1962 to 30/06/1963	58
Born 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

When you are entitled to receive your benefit, it may be paid as a lump sum or pension or a combination.

Generally, the amount that can be paid is the amount in your member account less tax. A licensed financial adviser can advise in relation to the net amount of your benefits that can be accessed.

Where your benefit is being paid as a pension, the Trustee may pay your benefit by any type of income stream permissible including account-based pensions. Transition to retirement pensions may be paid if you have not retired, however, there are limitations and conditions.

You may transfer your investment in the Fund to another complying superannuation fund or retirement savings account at any time.

If you die, your death benefit will be paid by the Trustee to your estate or your dependants as the Trustee decides. If you sign and give to the Trustees, a valid binding death benefit nomination, it will be paid as you nominate. If you sign a non-binding death benefit nomination, it will be taken into account by the Trustees, but the Trustees will have the final decision. The provisions of the SIS Act regarding the lapsing of a binding death benefit nomination after three years do not apply to self-managed superannuation funds. You should regularly review your binding death benefit nomination especially when there is a change in your family circumstances. You should also obtain professional advice before making any death benefit nomination.

If you were receiving a pension on your death that included a reversionary beneficiary, then the pension may continue to be paid to that dependant provided they are entitled to receive it under the superannuation laws. These persons are generally your spouse, de facto spouse, or child provided they are under age 18 or aged 18 to 24 and were 'financially dependant' on you, or a person with whom you were in an interdependency relationship (see regulation 1.04AAAA SIS Regulations), at the time of your death. Otherwise generally the death benefit will be paid as a lump sum except in the case of a dependant who is disabled as defined under the Disability Services Act 1986. If you wish to nominate a reversionary beneficiary to a pension, you must obtain professional advice. Documentation will be necessary. Your pension and death benefit nomination should not conflict.

3. BENEFITS OF INVESTING IN A SELF-MANAGED SUPER FUND

This paragraph covers the SMSF in respect of which you have been given an application for Membership so that you may become a Member of the Fund.

The Fund's significant features and benefits are:

- As a Member and also a Trustee or director of the corporate Trustee, you may have more control over investments and greater flexibility by comparison with being a Member of an industry fund or a retail fund that is not a SMSF where you would not be a Trustee and where you may usually have general investment options only.
- Fees may be lower; however, this will depend usually upon where the funds are invested and the costs of running the SMSF.
- SMSFs may perform better than industry and retail funds. The Trustee may be able to make quick changes to the investment portfolio if investment conditions change.
- A SMSF may have greater flexibility in establishing and managing pensions. It may give you the ability to transfer personally owned listed securities and business real property directly into the Fund. It has the ability to own business real property that may, in appropriate circumstances and conditions in superannuation law, be rented for your business.
- A SMSF may be able to borrow money to purchase real estate or shares where the security is limited to the single asset being acquired, subject to certain conditions in superannuation law.
- A SMSF has estate planning benefits by allowing family members to combine their assets in the Fund to grow for retirement.
- The SMSF provides retirement benefits usually in the form of lump sums or pensions and may provide income streams as a transition to your retirement.

4. RISKS OF SUPER

Benefits are not guaranteed and are dependent generally on investment returns.

All investments carry risk.

Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

Assets with the highest long-term returns may also carry the highest level of short-term risk.

The significant risks of SMSF investment are in summary:

- (a) the value of investments will vary;
- (b) the level of returns will vary, and future returns may differ from past returns;
- (c) returns are not guaranteed, and you may lose some or all of your money;
- (d) superannuation laws may change in the future including caps (limits) on how much may be contributed to the fund, and how much of the fund may be tax free;
- (e) the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement;
- (f) the level of risk for you will vary depending on a range of factors, including:
 - (i) age;
 - (ii) investment time frames;
 - (iii) where your other wealth is invested; and
 - (iv) your risk tolerance.

Other significant risks of joining a SMSF are in summary:

- (a) There is a risk of theft or fraud and there is no insurance that will cover you for theft or fraud.
- (b) Costs associated with running a SMSF with smaller account balances (for example less than \$200,000) can be significant and uncompetitive compared with other available super options.
- (c) Rates of tax on superannuation contributions and benefits may increase.
- (d) If the Fund has a variety of transactions and types of investments, the costs can be relatively higher than a public super fund due to their economies of scale.
- (e) If you have money in a fund now and plan to transfer that money to this Fund then, if you have existing life insurance in that fund, you may not be able to obtain life insurance at comparable rates outside the Fund or inside it.

- (f) You usually cannot access a super benefit payment from your SMSF until you reach your retirement age. You may be able to access pension payments when you reach preservation age subject to superannuation and tax laws. If you make voluntary contributions, you should ensure you will not need the money until you are able to meet a condition of release.

If the Trustee fails to comply with the superannuation and tax laws, which are complex, penalties may apply, and your super may be reduced or fail to perform as well as it should. Additional tax may be payable from your super or by you.

The ATO may take action that may include:

- (a) education directions;
- (b) enforceable undertakings;
- (c) rectification directions;
- (d) administrative penalties;
- (e) disqualifying a trustee;
- (f) imposing civil and criminal penalties;
- (g) allowing the Fund to wind up;
- (h) issuing notices of non-compliance; and/or
- (i) freezing the Fund's assets.

More information can be obtained from the ATO website and from your professional adviser.

5. HOW THE TRUSTEE WILL INVEST YOUR MONEY

The Trustee of the SMSF will invest your money. The rules of the Fund permit a very broad range of investments and no particular investment option is offered. The Trustee must determine an investment strategy and should obtain professional advice for that purpose. The investment strategy must be reviewed regularly and revised if necessary and the Trustee must consider whether a contract of insurance, Insuring a Member should be held by the Trustees.

Once the investment strategy is determined, investments must be made in accordance with that strategy. Professional advice should be sought to determine particular investments.

You, as a Member, are not required to determine how super is invested, however, as a Trustee, or a director of a corporate Trustee you must do so. If you as a Member do not request the Trustee to invest in a particular manner the Trustee will invest as the Trustee sees fit and in accordance with the Fund's investment strategy. It may be possible to have a separate investment strategy relating to your own interest in the Fund.

You should be aware that superannuation legislation imposes some strict limitations on the type of assets that can be invested in or acquired. Breaches of these laws can lead to severe penalties.

If you need help about investing generally, speak to a licensed financial adviser.

WARNING

You must consider:

- (a) The likely investment return; and**
 - (b) The risk; and**
 - (c) Your investment timeframe**
- when investing.**

Labour standards or environmental, social or ethical considerations are not taken into account in the selection, retention or realisation of investments relating to this Fund unless these have been added at paragraph 10.

If the Fund has been previously operating and a new member is to be admitted, the Trustee must also attach to this PDS, statements and information that a new member could reasonably require to decide whether to join the Fund. This would include and is not limited to, the Fund's financial statements, its investment strategy or strategies and any other information that may be material to a decision to join the Fund.

6. FEES AND COSTS

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100 000 to \$80 000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

Your employer may be able to negotiate to pay lower administration fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

As there are no investment options set out in the rules of the SMSF there are no costs or fees detailed here with respect to investment options.

Initial set-up costs will include the costs of the trust deed and initial documentation. As a Trustee or as a director of a corporate Trustee, you will be aware of the costs for your Fund. The Trustees will also need accounting and relevant professional advice. You will be aware of these initial costs as you are a Trustee or a director of a corporate Trustee.

There will also be annual ongoing costs (which are likely to increase each year) such as the ATO supervisory levy of \$259 yearly costs for existing funds from 1 July 2018) accountancy fees to prepare financial accounts, audit fees, preparation and lodgement of annual taxation returns, tax advice and transaction costs on brokerage.

No fees and costs are charged by the Trustee for its services, however, where others are engaged to carry out work, such as accountants, financial planners and solicitors (and commissions on investments) then those costs are payable by the Trustee from the Fund and are usually debited to member accounts on a proportionate basis unless, for example, a particular amount is payable owing to a particular investment that has been made as requested by a particular member and for that member only.

Fees and costs of investments are available from the Trustee when an investment has been determined. They are usually set out in a PDS relating to the proposed investment.

WARNING

**Additional fees may be paid to a financial adviser if a financial adviser is consulted.
If a financial adviser is consulted, please refer to the Statement of Advice given to the Trustee in which details of the fees applicable should be set out.**

7. HOW SUPER IS TAXED

The ATO website has information on the taxation of superannuation. A brief summary of significant tax information is set out below, however, you should always seek taxation advice from a professional adviser. The Trustee is generally responsible for paying or withholding tax to the ATO.

Tax on Contributions

When a contribution is made that is tax deductible (a concessional contribution) to the contributor, who may for example be you (if you are self-employed) or your employer (if you are an employee) then tax at 15% is payable from your Member account by the Trustees and this is usually paid quarterly to the ATO and will be included as assessable income of the SMSF.

Division 293 tax is an additional tax on super contributions which reduces the tax concession for individuals whose combined income and contributions are greater than the Division 293 threshold, which as from 1 July 2017 is \$250,000. It is charged at an additional 15% i.e. a total of 30% on the tax deductible contributions.

Tax on Excess Contributions

WARNING

There will be taxation consequences if the contribution caps applicable to superannuation are exceeded. Professional advice should be obtained by you before contributing to the Fund.

Contribution caps are legal maximum limits on the amount of contributions that may be made by you and others for you that are taxed at a lower rate.

Contributions in excess of the respective caps may be taxed at higher rates. The amount of tax you pay on the excess amount depends on which cap you exceed. There may be other requirements or penalties imposed by the ATO if you exceed these limits.

Tax on Fund Earnings

When the Fund earns income on its investments it must pay tax to the ATO. The rate is usually a maximum rate of 15% on these earnings and your account will be debited with the tax on the earnings on your interest in the Fund. These are usually paid quarterly and annually as appropriate by the Trustee from your Member account. If you commence certain types of pensions, tax may or may not be payable on the investment income arising from assets used to support a pension depending on a number of different factors. Professional advice should be obtained.

Tax on Withdrawal of Benefits

If you withdraw money from the Fund as a lump sum or a pension, the amount may be tax free or tax may be payable.

To determine if your super withdrawal will be taxed, you need to know:

- Your preservation age and the age you will be when you get the payment;
- Whether the money in your super account is tax-free or taxable; and
- Whether you will receive the payment as an income stream or lump sum.

Super money that is tax-free when withdrawn is known as the 'tax-free component' of your super. Super money that is taxable when withdrawn is known as the 'taxable component' of your super.

The taxable component may consist of a taxed element and/or an untaxed element, depending on whether the benefit is paid from a taxed or untaxed source. Your super fund can tell you how much of the money in your super account is tax-free or taxable; and professional advice should be obtained.

Whether the money in your super account is tax-free or taxable when you withdraw it generally depends on the type of contributions that have been made and whether tax has been paid on it.

Non-concessional (after-tax) contributions, those made from your income after you paid tax on your income, are tax-free when withdrawn from your super account. Generally, personal contributions that you made from your after-tax income, unless you have claimed a tax deduction for them, are part of the tax-free component of super.

Concessional (before-tax) contributions, those made from your income before you paid tax on your income, are taxable when withdrawn from your super account. These types of contributions include:

- the super contributions that your employer must make for you;
- money that you salary sacrifice into super;
- super contributions that you were allowed to claim a tax deduction for.

For comprehensive tax tables, see the ATO website or obtain professional advice.

Tax File Number

WARNING

You must provide your tax file number to the Trustee as part of joining the self-managed superannuation fund.

If a Member does not give their TFN to the Trustee: -

- the Trustee cannot accept any Member contributions or contributions made by your spouse on your behalf without your TFN;
- any Member entitled to superannuation co-contributions may miss out; and
- the Trustee will have to pay additional income tax (called "TFN contributions tax") on some types of contributions made on that Member's behalf;
- the Trustee must return all Member contributions to the person or entity who paid them within 30 days of becoming aware that the Trustee should not have accepted those contributions unless it receives the TFN within that time period.

8. INSURANCE IN YOUR SUPER

Speak to the Trustee if you desire insurance and the Trustee should seek professional advice. The Trustee may offer and effect insurance for Members. If insurance is offered, the details are below.

(If nothing is added below, the Trustee does not intend to offer insurance to Members.)

9. HOW TO OPEN AN ACCOUNT

You join the fund by signing the application for membership and giving that to the Trustee. Contributions must be paid to the Trustee to commence your membership. There is no cooling-off period applicable to joining the Fund.

You may make a complaint in writing or verbally to the Trustee whose contact details are shown on this PDS. Redress is via the Courts if the issue cannot be resolved.

10. LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATIONS

The Trustee will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustee selects, retains or realises an investment. **Unless you are notified otherwise, the Trustee does not take any such considerations into account, however, the Trustee may incorporate those things into their investment strategy.**

(If nothing is added here, these are not taken into account – see paragraph 5.)

Director resolution

AJ ROSSON PTY LTD - ACN 659 774 599

Trust deed

- 1 A trust deed establishing AJ ROSSON SMSF (**Fund**) and a member application for each member have been provided to the Company.
- 2 The Company proposes to act as trustee of the Fund pursuant to the trust deed and to:
 - a) apply to become a regulated complying self-managed superannuation fund (**SMSF**);
 - b) apply to the Australian Taxation Office (**ATO**) for an Australian Business Number (**ABN**) and a Tax File Number (**TFN**) for the Fund;
 - c) establish a cash account (such as a cash management trust) or cheque account for the Fund. Monies need to be deposited into this account as soon as practicable to cater for the running expenses of the Fund;
 - d) appoint an administrator or accountant to the Fund whose role is to provide information and reports as required under any administration agreement between the Trustee of the Fund and the administrator; and
 - e) appoint an auditor to the Fund. The superannuation laws provide that an auditor must be appointed to the Fund on a yearly basis to provide an assessment of the Fund's compliance with the superannuation laws.

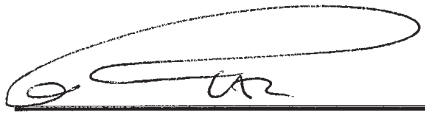
Resolutions

- 1 To consent to act as trustee of the Fund.
- 2 To execute the trust deed and any ancillary documents required to establish the Fund.
- 3 To complete the following:
 - a) establish a cash account and deposit funds in the account to be held in the name of the Company as trustee for the Fund;
 - b) notify the ATO of the Fund's intent to become a regulated self-managed superannuation fund;
 - c) complete ABN and TFN forms to be filed with the ATO;
 - d) formulate and implement an investment strategy of the Fund;

- e) appoint relevant professionals including, where required, an accountant, administrator, auditor, SMSF expert, SMSF investment expert and any other professional deemed appropriate; and
- f) accept ADRIANO ROSSON and JULIE LOUISE ROSSON as initial members of the Fund.

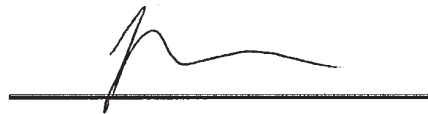
The Directors

Signed by ADRIANO ROSSON and JULIE LOUISE ROSSON:



ADRIANO ROSSON
Director

Dated: 30 May 2022



JULIE LOUISE ROSSON
Director

Dated: 30 May 2022



AJ ROSSON PROPERTY TRUST

AJ Rosson Pty Ltd ACN 659 774 599 as trustee for the AJ Rosson SMSF

AJ Rosson Investments Pty Ltd ACN 659 776 164

Level 23 Central Plaza
345 Queen Street
Brisbane Qld 4000
Tel: (07) 3231 0600
Fax: (07) 3221 2921
Our ref: NJD:VRM: 159480

www.mcw.com.au

Brisbane
Maroochydore
Southport
Sydney
Canberra
Melbourne
Adelaide

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AJ ROSSON PROPERTY TRUST

DATE 3 June 2022

DETAILS OF PARTIES

Name	AJ Rosson Pty Ltd ACN 659 774 599
Label	Trustee
Address	Unit 1, 48 Flinders Parade NORTH LAKES QLD 4509

Name	AJ Rosson Investments Pty Ltd ACN 659 776 164
Label	Custodian
Address	Unit 1, 48 Flinders Parade NORTH LAKES QLD 4509

BACKGROUND

- A. The Fund is a Regulated Fund and the Trustee is the trustee for the Fund.
- B. The SIS Act provides that, in limited circumstances, a trustee of a Regulated Fund may borrow funds to acquire an asset provided that:
- (a) the money is applied for the acquisition of a single acquirable asset;
 - (b) legal title to the investment is held by a third party on behalf of the trustee of the Regulated Fund; and
 - (c) the lender's rights against the trustee of the Regulated Fund for any default under the borrowing agreement relates are limited to the rights attached to the acquirable asset.
- C. The Trustee intends to borrow funds from one or more lenders to acquire a single acquirable asset under the arrangement described in B.
- D. The Custodian agrees to act as the third party described in B.

OPERATIVE PROVISIONS

1. INTERPRETATION

1.1 Definitions

In this document, unless expressed or implied to the contrary:

Business Day means a day on which banks are open for retail banking, other than a Saturday, Sunday or public holiday, in Brisbane, Australia.

Custody Fund means the following assets transferred to the Custodian:

- (a) all right, title and interest of the Custodian from time to time in any asset acquired by the Custodian to be held under this document;

-
- (b) all income and other proceeds generated from the holding of the assets referred to in paragraph (a); and
 - (c) any other amounts which accrue to the Custodian from time to time.

Fund means the AJ Rosson SMSF.

Initial Sum means the \$10 the Trustee pays to the Custodian on the date of this document as set out in clause 2.1.

Notice means a notice, demand, certificate, consent, approval, waiver or communication given under this document.

Regulated Fund means a "regulated superannuation fund" within the meaning of section 19 of the *SIS Act* and a "complying superannuation fund" within the mean of Part 5 of the *SIS Act*.

Security means:

- (a) a mortgage, pledge, lien, charge, assignment by way of security, hypothecation, secured interest, title retention arrangement, preferential right, trust arrangement or other arrangement (including any set-off or "flawed-asset" arrangement), having the same or equivalent effect as a grant of security; or
- (b) an agreement to create or give any arrangement referred to in paragraph (a) of this definition.

Security Trust means the AJ Rosson Property Trust created by operation of this document.

SIS Act means the *Superannuation Industry (Supervision) Act 1993* (Cth).

Vesting Date means the date upon which the legal title to the last of the assets comprising the Custody Fund have been transferred to the Trustee.

1.2 Interpretation

This clause 1.2 specifies the rules for interpreting this document, except where the context makes it clear that a rule is not intended to apply.

- (a) The Background (if any) and headings are for convenience only and do not affect the interpretation of this document.
- (b) A reference to:
 - (i) legislation (including subordinate legislation) is to that legislation as amended, re enacted or replaced, and includes any subordinate legislation issued under it;
 - (ii) a document (including this document), or a provision of a document (including a provision of this document), is to that document or provision as amended or replaced;
 - (iii) a party to this document, or a party to any other document or agreement, includes that party's executors, administrators, permitted substitutes and permitted assigns;

-
- (iv) a person includes any type of entity or body of persons, whether or not it is incorporated or has a separate legal identity, and any executor, administrator or successor in law of the person;
 - (v) anything (including a right, obligation or concept) includes each part of it;
 - (vi) property includes real, personal and intangible property;
 - (vii) any body or agency, if that body or agency ceases to exist, is renamed, reconstituted, replaced or has its powers or functions removed (**Defunct Body**), means the agency or body which succeeds to the Defunct Body's powers or functions, or performs most closely the functions of the Defunct Body;
 - (viii) AUD\$, A\$, \$A, dollar or \$ is to Australian currency; or
 - (ix) a clause, schedule or annexure is to a clause of, or schedule or annexure to, this document.
- (c) A singular word includes the plural, and vice versa.
- (d) A word which suggests one gender includes any other genders.
- (e) If a word is defined, another part of speech or grammatical form of that word has a corresponding meaning.
- (f) If an example is given of anything (including a right, obligation or concept), such as by saying it includes something else, the example does not limit the scope of that thing.
- (g) An obligation on, warranty by, or right of:
- (i) two or more persons; or
 - (ii) a party that comprises two or more persons,
- is the obligation, warranty or right (as the case may be) of those persons jointly and severally.
- (h) Time is reckoned as follows:
- (i) A reference to the date or time of day, is a reference to that date or that time of day in Queensland, Australia.
 - (ii) If a period expressed in days, beginning on a given day, act or event is provided or allowed for any purpose, the period is calculated by:
 - (A) excluding the day, or the day of the act or event; and
 - (B) including the day on which the purpose is to be fulfilled.
 - (iii) If a period expressed in weeks, months or years, beginning on a given day, act or event is provided or allowed for any purpose, the period is calculated from:
 - (A) the day, or the day of the act or event; until

-
- (B) the corresponding day in the next appropriate week, calendar month or year.
 - (iv) If there is no corresponding day for the purposes of clause 1.2(h)(iii)(B), because of the differing number of days in calendar months, the corresponding day is taken to be the last day of the relevant calendar month.
 - (v) If something is to be done on a particular day, it must be done by 5.00pm on that day.
 - (vi) If something is to be done on a day which is not a Business Day then that thing must be done on the next Business Day.

2. CUSTODIAN'S DECLARATION OF TRUST

2.1 Declaration of Trust

The Custodian:

- (a) acknowledges it has received the Initial Sum from the Trustee;
- (b) declares that it will hold the benefit of the Custody Fund on trust for the Trustee in accordance with the terms of this document; and
- (c) acknowledges that it will use the Initial Sum as part of the purchase price for a single acquirable asset, to form part of the Custody Fund.

2.2 Funds and information to be provided to Custodian

The Custodian and the Trustee agree that the Trustee will:

- (a) provide to the Custodian all funds necessary to enable the Custodian to purchase any asset which is to form part of the Custody Fund; and
- (b) tell the Custodian when and where the purchase of any such asset is to occur.

2.3 Request to purchase and hold legal title

When the Trustee notifies the Custodian of the information detailed in clause 2.2, it will be taken to have requested the Custodian to purchase and take legal title to that asset on its behalf.

3. CUSTODIAN TO HOLD TITLE

The Custodian agrees that it will maintain legal title to each asset of the Custody Fund until the Trustee directs it under clause 4.1.

4. TRUSTEE TO DIRECT CUSTODIAN

4.1 Trustee's interest in assets of the Custody Fund

At all times the Trustee:

- (a) has a vested and indefeasible interest in the assets comprising the Custody Fund; and

-
- (b) is absolutely entitled to those assets as against the Custodian.

4.2 Transferral of assets of Custody Fund

- (a) The Trustee may in writing direct the Custodian to transfer, or otherwise deal with, the assets comprising the Custody Fund. The Custodian must do as directed.
- (b) Before the Custodian transfers, or otherwise deals with, the assets comprising the Custody Fund, the Custodian must first seek consent from the Trustee in writing.

4.3 Information to be maintained by Custodian

The Custodian will use its best endeavours to obtain information concerning the assets of the Custody Fund and the Custodian will communicate all that information to the Trustee as soon as practicable.

4.4 Custodian execution of documents

The Custodian must execute all documents the Trustee asks it to execute that are necessary to charge the assets of the Custody Fund to secure the Trustee's payment to any lender of money owed in respect of those assets.

4.5 Trustee may acquire legal ownership

For the avoidance of doubt only, the Trustee, in accordance with section 67A of the *SIS Act*, has the right to acquire the legal ownership of any asset comprising the Custody Fund by making one or more payments after acquiring a beneficial interest in the asset.

4.6 Power to Secure or Mortgage

The Custodian may mortgage, charge or pledge any real or personal property of the Custody Fund or any interest in it wherever in the world it might be located.

4.7 Security

- (a) By any Security over all or any of the present or future assets of the Custody Fund, or in any other manner which the Custodian considers appropriate, and with or without giving any other form of Security or acknowledgement, and whether alone or jointly or jointly and severally with others, the Custodian may give Security for:
- (i) repayment of any financial accommodation provided or to be provided to any person;
 - (ii) payment of any debt or liability incurred or to be incurred by any person;
 - (iii) performance of any guarantee, indemnity, contract, covenants, obligation or other engagement by any person; or
 - (iv) payment of any interest, fees or charges connected with the Security.
- (b) The Custodian may purchase, redeem or pay off any Security over any asset of the Custody Fund.

5. RESTRICTION ON CUSTODIAN'S DISCRETION

Despite any other provision to the contrary set out in this document, the exercise of any discretion by the Custodian under this document requires the consent of the Trustee in all instances.

6. TRUSTEE'S WARRANTIES

The Trustee warrants that:

- (a) the Fund is a Regulated Fund;
- (b) the Fund has a written investment strategy which accords in all respects with the *SIS Act*;
- (c) the Trustee's investment in each asset of the Custody Fund accords with the Fund's written investment strategy;
- (d) the Trustee is the sole trustee of the Fund;
- (e) the Trustee has the power and authority to enter into this document;
- (f) the Trustee has the power and authority to purchase each asset of the Custody Fund; and
- (g) this document constitutes its legally binding obligations, enforceable against it in accordance with its terms.

7. DURATION OF TRUST

The Trust commences on the date of this document and terminates on the Vesting Date.

8. REPLACEMENT OR RESIGNATION OF CUSTODIAN**8.1 Additional, removal or replacement of Custodian**

At any time, the Trustee may by deed remove the Custodian, appoint a replacement custodian or appoint an additional custodian.

8.2 Outgoing Custodian

The outgoing Custodian must as soon as practicable after being removed or replaced:

- (a) sign all documents and do all things necessary to transfer legal title to the assets comprising the Custody Fund to the new or continuing custodian; and
- (b) sign all documents and do all things necessary to transfer any charge or security in respect of the assets comprising the Custody Fund to the new or continuing custodian.

8.3 Continuing Custodian

If a new Custodian is added, then as soon as practicable the continuing Custodian must sign all documents and do all things necessary to transfer legal title to the assets comprising the Custody Fund, to the new custodian jointly with the continuing custodian.

8.4 Resignation of Custodian

The Custodian may resign by providing at least 60 days written notice to the Trustee. During the 60 day period, the Custodian must comply with any reasonable directions of the Trustee concerning completing the steps set out in clauses 8.1 to 8.3.

9. TRUSTEE INDEMNIFIES CUSTODIAN

The Trustee agrees to indemnify and keep the Custodian indemnified against all liabilities, actions, proceedings, demands, claims, costs, damages, stamp duty, taxes, losses and expenses incurred or sustained by the Custodian or brought or made against the Custodian:

- (a) in relation to the purchase of the assets comprising the Custody Fund;
- (b) by virtue of the Custodian holding legal title to the assets comprising the Custody Fund; and
- (c) as a consequence of the Custodian complying with any direction of the Trustee under this document.

10. TRUSTEE TO PAY CUSTODIAN'S COSTS

The Trustee indemnifies the Custodian against, and will pay the Custodian on demand, the amount of, all losses, liabilities, costs and expenses (including, without limitation, legal expenses on a full indemnity basis) and taxes in connection with:

- (a) the negotiation, preparation, execution, stamping and registration of this document;
- (b) the enforcement or attempted enforcement or preservation or attempted preservation of any rights under this document; and
- (c) any amendment to, or consent, waiver or release of or under, this document.

11. NOTICES

11.1 Service of Notice

A Notice must be:

- (a) in writing, in English and signed by the party giving it, or by their agent; and
- (b) delivered or sent:
 - (i) by prepaid post;
 - (ii) by fax;
 - (iii) by email; or
 - (iv) via an electronic signature platform,

to the party's address specified in this document, or any other address notified by a party to the other party as its address for service.

11.2 Effective Service

- (a) A Notice given in accordance with clause 11.1 takes effect when received, or at a later time specified in it.
- (b) A Notice is taken to be received at the time specified below:
 - (i) if hand delivered – when delivered;
 - (ii) if sent by prepaid post – on the third Business Day after the date of posting (or on the tenth Business Day after the date of posting if posted to, or from, a place outside Australia);
 - (iii) if sent by email – when, under the *Electronic Transactions (Queensland) Act 2001* (Qld), an electronic communication is taken to be received;
 - (iv) if sent via an electronic signature platform – when the electronic signature platform records that it was sent;
 - (v) if sent by fax – when the sender's fax system generates a message confirming successful transmission of the entire document.
- (c) However, if the time at which a Notice is taken to be received is not on a Business Day, or is after 5.00pm on a Business Day, it is taken to be received at 9.00am on the next Business Day.

11.3 Ineffective Service

A Notice is taken not to be received if:

- (a) in the case of service by post, the Notice is returned to sender because the postal service was unable to deliver it;
- (b) in the case of service by email, the party sending the Notice receives an automated email response specifying that the email containing the Notice was undeliverable;
- (c) in the case of service by fax, the sender's fax system generates a message stating that transmission was unsuccessful, or the Notice is not received in full and legible form.

11.4 Additional Provisions Regarding Email and Electronic Signature Platforms

- (a) A Notice given by email or via an electronic signature platform is taken to be in writing, even if it remains in digital form and is not printed.
- (b) A Notice may be an attachment to an email, or accessible by a link in the email.
- (c) A Notice given by email or via an electronic signature platform is taken to be signed by the party if:
 - (i) the party's name is typewritten into the Notice;
 - (ii) the party's handwritten signature (which may be a digital image or copy of the signature) appears in the Notice; or
 - (iii) a signature adopted by the party as its signature appears in the Notice.

-
- (d) If:
- (i) the originator of an email requests a read receipt from the addressee; and
 - (ii) the originator receives a read receipt from the addressee specifying the time and date that the email was read or received,
- the email is taken to be received no later than the time and date specified in the read receipt.
- A read receipt does not by itself amount to an admission by the recipient regarding the content or effect of a Notice.
- (e) Nothing in this clause 11 affects the provisions of the *Electronic Transactions (Queensland) Act 2001* (Qld) regarding attribution of electronic communications.

12. MISCELLANEOUS

12.1 No Merger

None of the rights and obligations of a party under this document merge:

- (a) on completion of any transaction contemplated by this document;
- (b) with any security interest, guarantee, judgement or other right or remedy that a party may hold at any time; or
- (c) as a consequence of anything done under this document,

and those rights and obligations at all times remain in full force and effect.

12.2 Amendment

This document can only be amended, supplemented, novated or replaced by another document signed by the parties.

12.3 Severability

If the whole, or any part, of a provision of this document is void, unenforceable or illegal in a jurisdiction, it is severed for that jurisdiction. The remainder of this document has full force and effect, and the validity or enforceability of that provision in any other jurisdiction is not affected. This clause has no effect if the severance materially alters the nature or intended effect of this document.

12.4 Conflict of Interest

A party's rights and remedies under this document may be exercised even if it involves a conflict of interest or a party has a personal interest in their exercise.

12.5 Governing Law

This document is governed by the law in force in Queensland, Australia. Each party irrevocably submits to the non-exclusive jurisdiction of the courts exercising jurisdiction in Queensland, and any court that may hear appeals from any of those courts for any proceeding in connection with this document, and waives any right it may have to claim that those courts are an inconvenient forum.

12.6 Counterparts

This document may be executed in any number of counterparts. A party may execute this document by signing any counterpart. All counterparts together are taken to constitute one instrument.

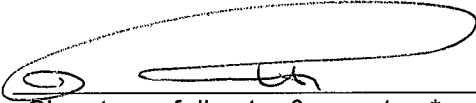
12.7 Formation of deed by electronic communications

- (a) This deed may be entered into by electronic communication between the parties if a full and legible copy of this deed showing the signature of each party (and witness's signature where applicable) is communicated by fax or email to each other party.
- (b) An electronic communication by a party in accordance with clause 12.7(a) constitutes consent by that party to the deed being entered into by electronic communication.

Execution

Executed as a deed.

**EXECUTED by AJ ROSSON PTY LTD
ACN 659 774 599:**



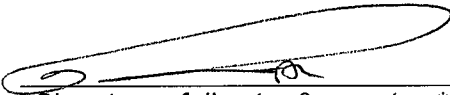
Signature of director & secretary*
*delete secretary if it is not applicable

ADRIANO ROSSON
Name (BLOCK LETTERS)

3 June 2022

Date signed

**EXECUTED by AJ ROSSON
INVESTMENTS PTY LTD
ACN 659 776 164:**

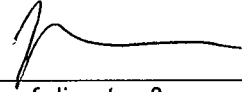


Signature of director & secretary*
*delete secretary if it is not applicable

ADRIANO ROSSON
Name (BLOCK LETTERS)

3 June 2022

Date signed

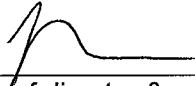


Signature of director & secretary*
*delete secretary if it is not applicable

JULIE LOUISE ROSSON
Name (BLOCK LETTERS)

3 June 2022

Date signed



Signature of director & secretary*
*delete secretary if it is not applicable

JULIE LOUISE ROSSON
Name (BLOCK LETTERS)

3 June 2022

Date signed



ASIC

Australian Securities & Investments Commission

Aj Rosson Investments Pty Ltd
Unit 1
48 Flinders Parade
NORTH LAKES QLD 4509

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

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

30/05/2022

Dear Company Officeholder

AJ ROSSON INVESTMENTS PTY LTD
ACN 659 776 164

IMPORTANT INFORMATION

Corporate Key 33874987

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

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

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

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

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

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

Yours faithfully

Margaret Boothman
Assistant Commissioner, Registry Operations
Australian Business Registry Services

Page 1 of 1



ASIC

Australian Securities & Investments Commission

Aj Rosson Pty Ltd
Unit 1
48 Flinders Parade
NORTH LAKES QLD 4509

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

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

30/05/2022

Dear Company Officeholder

AJ ROSSON PTY LTD
ACN 659 774 599

IMPORTANT INFORMATION

Corporate Key 06244332

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

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

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

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

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

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


Yours faithfully

Margaret Boothman
Assistant Commissioner, Registry Operations
Australian Business Registry Services

Page 1 of 1

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

 We strongly recommend you undertake a free trustee education course before reading and signing this declaration. For more information visit ato.gov.au/smsf and search 'approved education courses'.



Who should complete this declaration?

You must complete this declaration if you become a trustee or director of a corporate trustee (trustee) of:

- a new self-managed super fund (SMSF)
- an existing SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- have undertaken a course of education in compliance with an education direction
- are a legal personal representative who has been appointed as trustee on behalf of a:
 - member who is under a legal disability (usually a member under 18 years old)
 - member for whom you hold an enduring power of attorney
 - deceased member.

Understanding your obligations

We have a range of services available to help you understand your obligations and keep up to date with the latest news for SMSF trustees.

To subscribe to our news and alerts service visit ato.gov.au/smsf and search 'news and alerts'.

For more information on free approved trustee education courses visit ato.gov.au/smsf and search 'approved education courses'.

Before completing this declaration

Before you complete and sign this declaration, make sure you:

- read each section
- understand all the information it contains.

▶ If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit ato.gov.au/smsf
- phone us on **13 10 20**.

When completing this declaration

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

⚠ Do not send your completed declaration to us unless we request this from you.

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You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).

Published by

Australian Taxation Office
Canberra
June 2021

DE-35147



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

AJ ROSSON SMSF

I am responsible for ensuring that the fund is operated in accordance with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing trustees' compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- giving financial assistance using the resources of the fund to a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees, the retirement of members and payment of benefits)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
 - documented decisions about storage of collectables and personal use assets
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund including asset market valuation
 - copies of Transfer balance account reports lodged
 - copies of any other statements you are required to lodge with us or provide to other super funds
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION


By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- Administrative penalties can be imposed on me for not complying with the legislation
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.
- I declare that the information provided in the form is true and correct.

Trustee's or director's name

JULIE LOUISE ROSSON

Trustee's or director's signature

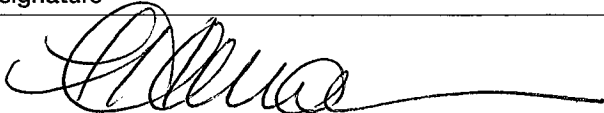


Date 30 May 2022

Witness' name (witness must be 18 years old or over)

FRONT WELDON


Witness' signature



Date 30 May 2022

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

 We strongly recommend you undertake a free trustee education course before reading and signing this declaration. For more information visit ato.gov.au/smsf and search 'approved education courses'.



Who should complete this declaration?

You must complete this declaration if you become a trustee or director of a corporate trustee (trustee) of:

- ☐ a new self-managed super fund (SMSF)
- ☐ an existing SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- ☐ have undertaken a course of education in compliance with an education direction
- ☐ are a legal personal representative who has been appointed as trustee on behalf of a:
 - member who is under a legal disability (usually a member under 18 years old)
 - member for whom you hold an enduring power of attorney
 - deceased member.

Understanding your obligations

We have a range of services available to help you understand your obligations and keep up to date with the latest news for SMSF trustees.

To subscribe to our news and alerts service visit ato.gov.au/smsf and search 'news and alerts'.

For more information on free approved trustee education courses visit ato.gov.au/smsf and search 'approved education courses'.

Before completing this declaration

Before you complete and sign this declaration, make sure you:

- ☐ read each section
- ☐ understand all the information it contains.

- If you have any difficulties completing this declaration or you do not fully understand the information it contains:
 - ☐ speak to a professional adviser
 - ☐ visit ato.gov.au/smsf
 - ☐ phone us on 13 10 20.

When completing this declaration

When you complete this declaration, remember to:

- ☐ insert the full name of the fund at the beginning
- ☐ sign and date it
- ☐ ensure it is signed and dated by a witness (anyone 18 years old or over).

What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

- ⓘ Do not send your completed declaration to us unless we request this from you.

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Canberra
June 2021

DE-35147



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

AJ ROSSON SMSF

I am responsible for ensuring that the fund is operated in accordance with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing trustees' compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- giving financial assistance using the resources of the fund to a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees, the retirement of members and payment of benefits)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
 - documented decisions about storage of collectables and personal use assets
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 - accounts and statements that accurately record and explain the transactions and financial position of the fund including asset market valuation
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 - copies of any other statements you are required to lodge with us or provide to other super funds
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

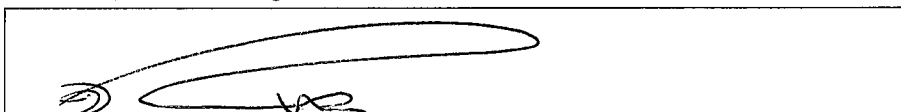
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- Administrative penalties can be imposed on me for not complying with the legislation
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.
- I declare that the information provided in the form is true and correct.

Trustee's or director's name

ADRIANO ROSSON

Trustee's or director's signature




Date 30 May 2022

Witness' name (witness must be 18 years old or over)

FIONA HEARON

Witness' signature



Date 30 May 2022



THE TRUSTEE FOR AJ ROSSON SMSF
8 BUSHCHERRY CT
BURPENGARY EAST QLD 4505

Our reference: 7129669162067

30 May 2022

Your tax file number

Dear Sir/Madam

The details of your tax file number registration are:

Name: THE TRUSTEE FOR AJ ROSSON SMSF
Tax file number: **609 279 279**

It's important to keep this letter and any other document with your tax file number on it, in a safe place.

You should quote this tax file number when contacting us as it will help us find your information faster.

You will be asked to provide your tax file number to financial institutions and investment bodies when you open accounts or make investments with them. You don't have to give your tax file number to these organisations, but if you don't, they may withhold more tax from any investment returns or interest they pay to you.

For more information

You can find out more on our website www.ato.gov.au/tfn

For information about your rights and obligations, go to www.ato.gov.au/taxpayerscharter

Yours faithfully

Melinda Smith
Deputy Commissioner of Taxation



THE TRUSTEE FOR AJ ROSSON SMSF
8 BUSHCHERRY CT
BURPENGARY EAST QLD 4505

Our reference: 7129669237783
Phone: 13 28 66
GST Registration Number: 31 710 166 794/004

30 May 2022

Your GST registration

Dear Sir/Madam

We've registered you for goods and services tax (GST). The details of your registration are:

GST registration number:	31 710 166 794
Account name:	THE TRUSTEE FOR AJ ROSSON SMSF
Account number:	004
Date registration takes effect:	30 May 2022
GST tax periods:	Quarterly
GST accounting method:	Cash
GST reporting method:	Simpler BAS

As your GST tax periods are quarterly, you need to lodge a GST return with us for each quarter. Quarterly tax periods end on 30 September, 31 December, 31 March and 30 June.

Your GST return will form part of an activity statement that is issued towards the end of each quarter for you to complete and send back to us. Your completed activity statement needs to be lodged on or before the 28th day of the month following the end of each quarter, with the exception of the December quarter. For the December quarter, returns need to be lodged by 28 February.

GST reporting method

Your GST reporting method determines how you report your GST obligation on an activity statement. As your projected GST turnover is less than \$10 million, your reporting method has been set to simpler BAS. For information on Simpler BAS reporting requirements, go to www.ato.gov.au/gstreportingmethods

Wine equalisation tax, luxury car tax or fuel tax credits

If you indicated on your application for registration that you may have obligations under the wine equalisation tax, luxury car tax or fuel tax credits legislation, you will be contacted at a later date for further details.