

From First to Last by Account  
Options: Not summarised, Excluding NIL Balances  
From 01/07/2022 To 30/06/2023

Client Code: YAR104

Last Year	Account	Description	Debit	Credit
	<b>197</b>	<b>Managed fund distributions</b>		
(73282.97)	19750	Netwealth managed portfolio		35955.16
	<b>198</b>	<b>Dividends Received</b>		
(1327.21)	19802	Netwealth managed portfolio		1215.21
	<b>199</b>	<b>Interest received</b>		
(6.79)	19901	MBL cmt		207.26
(358.80)	19902	Netwealth portfolio account		530.37
	<b>204</b>	<b>Changes in net market values of other assets</b>		
124045.00	20402	Unlisted equities	-	
226618.52	20404	Managed funds		67120.19
2217.19	20434	Managed funds	1712.20	
4433.00	301	Administration costs	4895.00	
2376.57	344	Portfolio fees	5054.04	
315.00	364	Filing fees	318.00	
	<b>550</b>	<b>SUPERANNUATION FUND</b>		
285029.51	55002	Profit Earned This Year	-	
(285029.51)	55003	Distribution to Members	93048.95	
	<b>551</b>	<b>PHILIP JOHN YARDY</b>		
(734317.05)	55101	Balance at beginning of year		562737.62
190320.18	55102	Allocated earnings		60498.57
(25616.77)	55105	Income tax expense on earnings	1898.80	
(129.34)	55107	Contributions from employer		1634.67
-	55108	Contributions from member		19.35
(1213.42)	55110	Income tax expense on contributions		1223.91
8218.78	55112	Insurance premiums paid	9794.10	
	<b>552</b>	<b>NICOLE RENE YARDY</b>		
(365419.64)	55201	Balance at beginning of year		302773.10
94709.33	55202	Allocated earnings		32550.38
(12747.71)	55205	Income tax expense on earnings	1021.62	
(24002.45)	55207	Contributions from employer		25602.20
3408.54	55210	Income tax expense on contributions	3609.99	
1278.83	55212	Insurance premiums paid	1535.62	
7219.27	680	Cash at bank	9708.74	
74319.92	681	Netwealth portfolio account	29010.09	
	<b>789</b>	<b>Interest bearing securities</b>		
18608.40	78910	ANZ cap notes 4 - 20/03/2026	18351.00	
-	78920	ANZ cap notes 5 - 20/03/2027	20065.50	
17879.32	78945	Pimco aust bond fund	-	
29761.50	78950	Perpetual pure credit alpha fund	31648.93	
25384.57	78955	Principal global credit opportunities fund	25307.77	

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Last Year	Account	Description	Debit	Credit
	<b>790</b>	<b>Property securities</b>		
51260.86	79015	Dexus property for income fund	50958.78	
61000.25	79060	SGH property income fund	64924.09	
60478.28	79080	Zurich property securities fund	67738.32	
	<b>791</b>	<b>Small Cap domestic equities</b>		
25202.47	79110	SGH small coys fund	35369.13	
20290.58	79130	Hyperion small coys fund	37590.42	
32468.31	79140	Pengana emerging coys fund	35138.96	
26918.16	79180	SGH emerging coys fund	30019.12	
1.00	79190	Volt Corporation Ltd	1.00	
	<b>795</b>	<b>Large Cap domestic equities</b>		
19908.72	79505	Alphinity sustainable share fund	21635.30	
57380.52	79510	Bennelong aust equity fund	59055.32	
64999.22	79530	First Sentier geared share fund	114331.50	
36428.14	79540	MBA aust share fund	38494.36	
52920.45	79550	Playtus aust equity fund	60431.73	
35145.18	79560	Perpetual concentrated equity fund	36585.72	
	<b>796</b>	<b>International equities</b>		
20503.27	79610	Arrowstreet global equity fund (hedged)	22723.31	
29288.60	79630	Hyperion global growth fund	39999.01	
30834.63	79650	Magellan high conviction fund	36629.00	
9540.43	79660	T Rowe Price global equity fund	27493.39	
19550.69	79670	Walter Scott global equity fund (hedged)	21849.42	
21344.02	79690	Zurich global growth fund (unhedged)	24121.01	
1568.71	904	Provision for income tax	1606.55	
15305.25	944	Provision for deferred tax liability	8392.20	
	<b>999</b>	<b>Jobstream Selection Account</b>		
22.00	99901	Jobstream Selection Account	-	

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<b>Last Year</b>	<b>Account</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>
(22.00)	99999	Clearing balance	-	
<u>285029.51</u>		<b>Total</b>	<u>1092067.99</u>	<u>1092067.99</u>

NET PROFIT THIS YEAR 93048.95  
NET LOSS LAST YEAR 285029.51

No. of Accounts: 56  
No. of Entries: 105

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From 01/07/2022 To 30/06/2023

Date	Type	Gp	Ref.	Debit	Credit	Balance
<b>197</b>	<b>Managed fund distributions</b>					
<b>19750</b>	<b>Netwealth managed portfolio</b>					
	LY Closing Balance					(73282.97)
30/06/2023	Jnl		2		35955.16	(35955.16)
	netwealth cash receipts & pmts for the year					
	Closing Balance			0.00	35955.16	(35955.16)
<b>198</b>	<b>Dividends Received</b>					
<b>19802</b>	<b>Netwealth managed portfolio</b>					
	LY Closing Balance					(1327.21)
30/06/2023	Jnl		2		1215.21	(1215.21)
	netwealth cash receipts & pmts for the year					
	Closing Balance			0.00	1215.21	(1215.21)
<b>199</b>	<b>Interest received</b>					
<b>19901</b>	<b>MBL cmt</b>					
	LY Closing Balance					(6.79)
30/06/2023	Jnl		1		207.26	(207.26)
	mac cmt cash receipts & pmts for the year					
	Closing Balance			0.00	207.26	(207.26)
<b>19902</b>	<b>Netwealth portfolio account</b>					
	LY Closing Balance					(358.80)
30/06/2023	Jnl		2		264.90	(264.90)
	netwealth cash receipts & pmts for the year					
30/06/2023	Jnl		2		265.47	(530.37)
	netwealth cash receipts & pmts for the year					
	Closing Balance			0.00	530.37	(530.37)
<b>204</b>	<b>Changes in net market values of other assets</b>					
<b>20404</b>	<b>Managed funds</b>					
	LY Closing Balance					226618.52
30/06/2023	Jnl		4		67120.19	(67120.19)
	revaluation of investments to market value at year end					
	Closing Balance			0.00	67120.19	(67120.19)

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Date	Type Gp	Ref.	Debit	Credit	Balance
<b>20434</b>	<b>Managed funds</b>				
					LY Closing Balance
					2217.19
30/06/2023	Jnl	3	1712.20		1712.20
					profit on disposal of investments during the year
			1712.20	0.00	1712.20
					Closing Balance
<b>301</b>	<b>Administration costs</b>				
					LY Closing Balance
					4433.00
30/06/2023	Jnl	1	2860.00		2860.00
					mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1	385.00		3245.00
					mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1	1650.00		4895.00
					mac cmt cash receipts & pmts for the year
			4895.00	0.00	4895.00
					Closing Balance
<b>344</b>	<b>Portfolio fees</b>				
					LY Closing Balance
					2376.57
30/06/2023	Jnl	2	5054.04		5054.04
					netwealth cash receipts & pmts for the year
			5054.04	0.00	5054.04
					Closing Balance
<b>364</b>	<b>Filing fees</b>				
					LY Closing Balance
					315.00
30/06/2023	Jnl	1	59.00		59.00
					mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1	259.00		318.00
					mac cmt cash receipts & pmts for the year
			318.00	0.00	318.00
					Closing Balance
<b>550</b>	<b>SUPERANNUATION FUND</b>				
<b>55001</b>	<b>Unallocated Benefits Brought Forward</b>				
					Opening Balance
					0.00
01/07/2022	Jnl		285029.51		285029.51
					Year end balance forward
01/07/2022	Jnl			285029.51	0.00
					Year end balance forward
			285029.51	285029.51	0.00
					Closing Balance

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Date	Type Gp	Ref.	Debit	Credit	Balance
<b>55002</b>	<b>Profit Earned This Year</b>				
	Opening Balance				285029.51
01/07/2022	Jnl			285029.51	0.00
	Year end balance forward : Profit distribution				
	Closing Balance				0.00
			0.00	285029.51	0.00
<b>55003</b>	<b>Distribution to Members</b>				
	Opening Balance				(285029.51)
01/07/2022	Jnl		285029.51		0.00
	Year end balance forward				
30/06/2023	Jnl	5	93048.95		93048.95
	allocation of net earnings to members for the year				
	Closing Balance				378078.46
				0.00	93048.95
<b>551</b>	<b>PHILIP JOHN YARDY</b>				
<b>55101</b>	<b>Balance at beginning of year</b>				
	Opening Balance				(734317.05)
01/07/2022	Jnl		190320.18		(543996.87)
	Year end balance forward				
01/07/2022	Jnl			25616.77	(569613.64)
	Year end balance forward				
01/07/2022	Jnl			129.34	(569742.98)
	Year end balance forward				
01/07/2022	Jnl			1213.42	(570956.40)
	Year end balance forward				
01/07/2022	Jnl		8218.78		(562737.62)
	Year end balance forward				
	Closing Balance				198538.96
				26959.53	(562737.62)
<b>55102</b>	<b>Allocated earnings</b>				
	Opening Balance				190320.18
01/07/2022	Jnl			190320.18	0.00
	Year end balance forward				
30/06/2023	Jnl	5		60498.57	(60498.57)
	allocation of net earnings to members for the year				
	Closing Balance				0.00
			0.00	250818.75	(60498.57)
<b>55105</b>	<b>Income tax expense on earnings</b>				
	Opening Balance				(25616.77)
01/07/2022	Jnl		25616.77		0.00
	Year end balance forward				
30/06/2023	Jnl	6	1898.80		1898.80
	tax expense for the year				
	Closing Balance				27515.57
				0.00	1898.80

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Date	Type Gp	Ref.	Debit	Credit	Balance
<b>55107 Contributions from employer</b>					
Opening Balance					(129.34)
01/07/2022	Jnl		129.34		0.00
Year end balance forward					
30/06/2023	Jnl	1		434.26	(434.26)
mac cmt cash receipts & pmts for the year					
30/06/2023	Jnl	1		492.43	(926.69)
mac cmt cash receipts & pmts for the year					
30/06/2023	Jnl	1		359.79	(1286.48)
mac cmt cash receipts & pmts for the year					
30/06/2023	Jnl	1		348.19	(1634.67)
mac cmt cash receipts & pmts for the year					
Closing Balance			129.34	1634.67	(1634.67)
<b>55108 Contributions from member</b>					
Opening Balance					0.00
30/06/2023	Jnl	1		19.35	(19.35)
mac cmt cash receipts & pmts for the year					
Closing Balance			0.00	19.35	(19.35)
<b>55110 Income tax expense on contributions</b>					
Opening Balance					(1213.42)
01/07/2022	Jnl		1213.42		0.00
Year end balance forward					
30/06/2023	Jnl	6		1223.91	(1223.91)
tax expense for the year					
Closing Balance			1213.42	1223.91	(1223.91)
<b>55112 Insurance premiums paid</b>					
Opening Balance					8218.78
01/07/2022	Jnl			8218.78	0.00
Year end balance forward					
30/06/2023	Jnl	1	10198.51		10198.51
mac cmt cash receipts & pmts for the year					
30/06/2023	Jnl	1		404.41	9794.10
mac cmt cash receipts & pmts for the year					
Closing Balance			10198.51	8623.19	9794.10
<b>552 NICOLE RENE YARDY</b>					

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Date	Type Gp	Ref.	Debit	Credit	Balance
<b>55201</b>	<b>Balance at beginning of year</b>				
Opening Balance					(365419.64)
01/07/2022	Jnl		94709.33		(270710.31)
					Year end balance forward
01/07/2022	Jnl			12747.71	(283458.02)
					Year end balance forward
01/07/2022	Jnl			24002.45	(307460.47)
					Year end balance forward
01/07/2022	Jnl		3408.54		(304051.93)
					Year end balance forward
01/07/2022	Jnl		1278.83		(302773.10)
					Year end balance forward
Closing Balance			99396.70	36750.16	(302773.10)
<b>55202</b>	<b>Allocated earnings</b>				
Opening Balance					94709.33
01/07/2022	Jnl			94709.33	0.00
					Year end balance forward
30/06/2023	Jnl	5		32550.38	(32550.38)
					allocation of net earnings to members for the year
Closing Balance			0.00	127259.71	(32550.38)
<b>55205</b>	<b>Income tax expense on earnings</b>				
Opening Balance					(12747.71)
01/07/2022	Jnl		12747.71		0.00
					Year end balance forward
30/06/2023	Jnl	6	1021.62		1021.62
					tax expense for the year
Closing Balance			13769.33	0.00	1021.62
<b>55207</b>	<b>Contributions from employer</b>				
Opening Balance					(24002.45)
01/07/2022	Jnl		24002.45		0.00
					Year end balance forward
30/06/2023	Jnl	1		5.63	(5.63)
					mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		25596.57	(25602.20)
					mac cmt cash receipts & pmts for the year
Closing Balance			24002.45	25602.20	(25602.20)
<b>55210</b>	<b>Income tax expense on contributions</b>				
Opening Balance					3408.54
01/07/2022	Jnl			3408.54	0.00
					Year end balance forward
30/06/2023	Jnl	6	3609.99		3609.99
					tax expense for the year



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Date	Type	Gp	Ref.	Debit	Credit	Balance
Closing Balance				3609.99	3408.54	3609.99
<b>55212</b>						
						<b>Insurance premiums paid</b>
Opening Balance						1278.83
01/07/2022	Jnl				1278.83	0.00
						Year end balance forward
30/06/2023	Jnl		1	1535.62		1535.62
						mac cmt cash receipts & pmts for the year
Closing Balance				1535.62	1278.83	1535.62
<b>680</b>						
						<b>Cash at bank</b>
Opening Balance						7219.27
30/06/2023	Jnl		1	2489.47		9708.74
						mac cmt cash receipts & pmts for the year
Closing Balance				2489.47	0.00	9708.74
<b>681</b>						
						<b>Netwealth portfolio account</b>
Opening Balance						74319.92
30/06/2023	Jnl		1	10000.00		84319.92
						mac cmt cash receipts & pmts for the year
30/06/2023	Jnl		2		55309.83	29010.09
						netwealth cash receipts & pmts for the year
Closing Balance				10000.00	55309.83	29010.09
<b>789</b>						
						<b>Interest bearing securities</b>
<b>78910</b>						
						<b>ANZ cap notes 4 - 20/03/2026</b>
Opening Balance						18608.40
30/06/2023	Jnl		4		257.40	18351.00
						revaluation of investments to market value at year end
Closing Balance				0.00	257.40	18351.00
<b>78920</b>						
						<b>ANZ cap notes 5 - 20/03/2027</b>
Opening Balance						0.00
30/06/2023	Jnl		2	20209.80		20209.80
						netwealth cash receipts & pmts for the year
30/06/2023	Jnl		2	25.26		20235.06
						netwealth cash receipts & pmts for the year
30/06/2023	Jnl		4		169.56	20065.50
						revaluation of investments to market value at year end
Closing Balance				20235.06	169.56	20065.50

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Date	Type Gp	Ref.	Debit	Credit	Balance
<b>78945</b>					
					<b>Pimco aust bond fund</b>
					Opening Balance
					17879.32
30/06/2023	Jnl	2		18583.60	(704.28)
					netwealth cash receipts & pmts for the year
30/06/2023	Jnl	3		1712.20	(2416.48)
					profit on disposal of investments during the year
30/06/2023	Jnl	4	2416.48		0.00
					revaluation of investments to market value at year end
					Closing Balance
			2416.48	20295.80	0.00
<b>78950</b>					
					<b>Perpetual pure credit alpha fund</b>
					Opening Balance
					29761.50
30/06/2023	Jnl	2	1000.00		30761.50
					netwealth cash receipts & pmts for the year
30/06/2023	Jnl	4	887.43		31648.93
					revaluation of investments to market value at year end
					Closing Balance
			1887.43	0.00	31648.93
<b>78955</b>					
					<b>Principal global credit opportunities fund</b>
					Opening Balance
					25384.57
30/06/2023	Jnl	4		76.80	25307.77
					revaluation of investments to market value at year end
					Closing Balance
			0.00	76.80	25307.77
<b>790</b>					
					<b>Property securities</b>
<b>79015</b>					
					<b>Dexus property for income fund</b>
					Opening Balance
					51260.86
30/06/2023	Jnl	2	52.30		51313.16
					netwealth cash receipts & pmts for the year
30/06/2023	Jnl	4		354.38	50958.78
					revaluation of investments to market value at year end
					Closing Balance
			52.30	354.38	50958.78
<b>79060</b>					
					<b>SGH property income fund</b>
					Opening Balance
					61000.25
30/06/2023	Jnl	2	5000.00		66000.25
					netwealth cash receipts & pmts for the year
30/06/2023	Jnl	4		1076.16	64924.09
					revaluation of investments to market

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Date	Type	Gp	Ref.	Debit	Credit	Balance
<b>79060</b>	<b>SGH property income fund : Continued</b>					
	value at year end					
Closing Balance				5000.00	1076.16	64924.09
<b>79080</b>	<b>Zurich property securities fund</b>					
Opening Balance						60478.28
30/06/2023	Jnl		2	5000.00		65478.28
	netwealth cash receipts & pmts for the year					
30/06/2023	Jnl		4	2260.04		67738.32
	revaluation of investments to market value at year end					
Closing Balance				7260.04	0.00	67738.32
<b>791</b>	<b>Small Cap domestic equities</b>					
<b>79110</b>	<b>SGH small coys fund</b>					
Opening Balance						25202.47
30/06/2023	Jnl		2	7000.00		32202.47
	netwealth cash receipts & pmts for the year					
30/06/2023	Jnl		4	3166.66		35369.13
	revaluation of investments to market value at year end					
Closing Balance				10166.66	0.00	35369.13
<b>79130</b>	<b>Hyperion small coys fund</b>					
Opening Balance						20290.58
30/06/2023	Jnl		2	10000.00		30290.58
	netwealth cash receipts & pmts for the year					
30/06/2023	Jnl		4	7299.84		37590.42
	revaluation of investments to market value at year end					
Closing Balance				17299.84	0.00	37590.42
<b>79140</b>	<b>Pengana emerging coys fund</b>					
Opening Balance						32468.31
30/06/2023	Jnl		2	2000.00		34468.31
	netwealth cash receipts & pmts for the year					
30/06/2023	Jnl		4	670.65		35138.96
	revaluation of investments to market value at year end					
Closing Balance				2670.65	0.00	35138.96

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<b>79180</b>	<b>SGH emerging coys fund</b>				
Opening Balance					26918.16
30/06/2023	Jnl	2	5000.00		31918.16
			netwealth cash receipts & pmts for the year		
30/06/2023	Jnl	4		1899.04	30019.12
			revaluation of investments to market value at year end		
Closing Balance			5000.00	1899.04	30019.12
<b>79190</b>	<b>Volt Corporation Ltd</b>				
Opening Balance					1.00
Closing Balance			0.00	0.00	1.00
<b>795</b>	<b>Large Cap domestic equities</b>				
<b>79505</b>	<b>Alphinity sustainable share fund</b>				
Opening Balance					19908.72
30/06/2023	Jnl	4	1726.58		21635.30
			revaluation of investments to market value at year end		
Closing Balance			1726.58	0.00	21635.30
<b>79510</b>	<b>Bennelong aust equity fund</b>				
Opening Balance					57380.52
30/06/2023	Jnl	4	1674.80		59055.32
			revaluation of investments to market value at year end		
Closing Balance			1674.80	0.00	59055.32
<b>79530</b>	<b>First Sentier geared share fund</b>				
Opening Balance					64999.22
30/06/2023	Jnl	2	20000.00		84999.22
			netwealth cash receipts & pmts for the year		
30/06/2023	Jnl	2	15000.00		99999.22
			netwealth cash receipts & pmts for the year		
30/06/2023	Jnl	4	14332.28		114331.50
			revaluation of investments to market value at year end		
Closing Balance			49332.28	0.00	114331.50

Client Code: YAR104 From First to Last by Account  
From 01/07/2022 To 30/06/2023

Date	Type Gp	Ref.	Debit	Credit	Balance
<b>79540</b>					
					<b>MBA aust share fund</b>
					Opening Balance
					36428.14
30/06/2023	Jnl	4	2066.22		38494.36
					revaluation of investments to market value at year end
			2066.22	0.00	38494.36
					Closing Balance
<b>79550</b>					
					<b>Playtus aust equity fund</b>
					Opening Balance
					52920.45
30/06/2023	Jnl	4	7511.28		60431.73
					revaluation of investments to market value at year end
			7511.28	0.00	60431.73
					Closing Balance
<b>79560</b>					
					<b>Perpetual concentrated equity fund</b>
					Opening Balance
					35145.18
30/06/2023	Jnl	4	1440.54		36585.72
					revaluation of investments to market value at year end
			1440.54	0.00	36585.72
					Closing Balance
<b>796</b>					
					<b>International equities</b>
<b>79610</b>					
					<b>Arrowstreet global equity fund (hedged)</b>
					Opening Balance
					20503.27
30/06/2023	Jnl	4	2220.04		22723.31
					revaluation of investments to market value at year end
			2220.04	0.00	22723.31
					Closing Balance
<b>79630</b>					
					<b>Hyperion global growth fund</b>
					Opening Balance
					29288.60
30/06/2023	Jnl	2	0.01		29288.61
					netwealth cash receipts & pmts for the year
30/06/2023	Jnl	4	10710.40		39999.01
					revaluation of investments to market value at year end
			10710.41	0.00	39999.01
					Closing Balance
<b>79650</b>					
					<b>Magellan high conviction fund</b>
					Opening Balance
					30834.63
30/06/2023	Jnl	2	258.36		31092.99
					netwealth cash receipts & pmts for the year
30/06/2023	Jnl	4	5536.01		36629.00
					revaluation of investments to market value at year end

Client Code: YAR104 From First to Last by Account  
From 01/07/2022 To 30/06/2023

Date	Type Gp	Ref.	Debit	Credit	Balance
<b>79650</b>	<b>Magellan high conviction fund : Continued</b>				
Closing Balance			5794.37	0.00	36629.00
<b>79660</b>	<b>T Rowe Price global equity fund</b>				
Opening Balance					9540.43
30/06/2023	Jnl	2	10000.00		19540.43
			netwealth cash receipts & pmts for the year		
30/06/2023	Jnl	2	5000.00		24540.43
			netwealth cash receipts & pmts for the year		
30/06/2023	Jnl	4	2952.96		27493.39
			revaluation of investments to market value at year end		
Closing Balance			17952.96	0.00	27493.39
<b>79670</b>	<b>Walter Scott global equity fund (hedged)</b>				
Opening Balance					19550.69
30/06/2023	Jnl	4	2298.73		21849.42
			revaluation of investments to market value at year end		
Closing Balance			2298.73	0.00	21849.42
<b>79690</b>	<b>Zurich global growth fund (unhedged)</b>				
Opening Balance					21344.02
30/06/2023	Jnl	2	994.40		22338.42
			netwealth cash receipts & pmts for the year		
30/06/2023	Jnl	4	1782.59		24121.01
			revaluation of investments to market value at year end		
Closing Balance			2776.99	0.00	24121.01
<b>904</b>	<b>Provision for income tax</b>				
Opening Balance					1568.71
30/06/2023	Jnl	1		1568.71	0.00
			mac cmt cash receipts & pmts for the year		
30/06/2023	Jnl	6	1606.55		1606.55
			tax expense for the year		
Closing Balance			1606.55	1568.71	1606.55
<b>944</b>	<b>Provision for deferred tax liability</b>				
Opening Balance					15305.25
30/06/2023	Jnl	6		6913.05	8392.20
			tax expense for the year		
Closing Balance			0.00	6913.05	8392.20

Client Code: YAR104      From First to Last by Account  
From 01/07/2022 To 30/06/2023

Date	Type	Gp	Ref.	Debit	Credit	Balance
<b>999</b>	<b>Jobstream Selection Account</b>					
<b>99901</b>	<b>Jobstream Selection Account</b>					
	Opening Balance					22.00
30/06/2023	Jnl		0		22.00	0.00
	rollover adj					
	Closing Balance					0.00
				0.00	22.00	0.00
<b>99999</b>	<b>Clearing balance</b>					
	Opening Balance					(22.00)
30/06/2023	Jnl		0	22.00		0.00
	rollover adj					
	Closing Balance					0.00
				22.00	0.00	0.00
	Debits					1246608.78
	Credits					1246608.78
	No. of Accounts					56.00
	No. of Entries					105.00

Client Code: YAR104

Date	Type	Grp	Ref	Account	Description	Amount	Bal2	Narration
01/07/2022	Jnl			55002	Profit Earned This Year	(285029.51)	-	Year end balance forward : Profit distribution
01/07/2022	Jnl			55001	Unallocated Benefits Brought Forward	285029.51	-	Year end balance forward
01/07/2022	Jnl			55003	Distribution to Members	285029.51	-	Year end balance forward
01/07/2022	Jnl			55001	Unallocated Benefits Brought Forward	(285029.51)	-	Year end balance forward
01/07/2022	Jnl			55102	Allocated earnings	(190320.18)	-	Year end balance forward
01/07/2022	Jnl			55101	Balance at beginning of year	190320.18	-	Year end balance forward
01/07/2022	Jnl			55105	Income tax expense on earnings	25616.77	-	Year end balance forward
01/07/2022	Jnl			55101	Balance at beginning of year	(25616.77)	-	Year end balance forward
01/07/2022	Jnl			55107	Contributions from employer	129.34	-	Year end balance forward
01/07/2022	Jnl			55101	Balance at beginning of year	(129.34)	-	Year end balance forward
01/07/2022	Jnl			55110	Income tax expense on contributions	1213.42	-	Year end balance forward
01/07/2022	Jnl			55101	Balance at beginning of year	(1213.42)	-	Year end balance forward
01/07/2022	Jnl			55112	Insurance premiums paid	(8218.78)	-	Year end balance forward
01/07/2022	Jnl			55101	Balance at beginning of year	8218.78	-	Year end balance forward
01/07/2022	Jnl			55202	Allocated earnings	(94709.33)	-	Year end balance forward
01/07/2022	Jnl			55201	Balance at beginning of year	94709.33	-	Year end balance forward
01/07/2022	Jnl			55205	Income tax expense on earnings	12747.71	-	Year end balance forward
01/07/2022	Jnl			55201	Balance at beginning of year	(12747.71)	-	Year end balance forward
01/07/2022	Jnl			55207	Contributions from employer	24002.45	-	Year end balance forward
01/07/2022	Jnl			55201	Balance at beginning of year	(24002.45)	-	Year end balance forward
01/07/2022	Jnl			55210	Income tax expense on contributions	(3408.54)	-	Year end balance forward
01/07/2022	Jnl			55201	Balance at beginning of year	3408.54	-	Year end balance forward



Client Code: YAR104

Date	Type	Grp	Ref	Account	Description	Amount	Bal2	Narration
01/07/2022	Jnl			55212	Insurance premiums paid	(1278.83)	-	Year end balance forward
01/07/2022	Jnl			55201	Balance at beginning of year	1278.83	-	Year end balance forward
30/06/2023	Jnl	0		99999	Clearing balance	22.00	-	rollover adj
30/06/2023	Jnl	0		99901	Jobstream Selection Account	(22.00)	-	rollover adj
30/06/2023	Jnl	1		680	Cash at bank	2489.47	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		19901	MBL cmt	(207.26)	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		55112	Insurance premiums paid	10198.51	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		55212	Insurance premiums paid	1535.62	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		55112	Insurance premiums paid	(404.41)	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		364	Filing fees	59.00	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		681	Netwealth portfolio account	10000.00	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		301	Administration costs	2860.00	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		904	Provision for income tax	(1568.71)	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		364	Filing fees	259.00	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		55108	Contributions from member	(19.35)	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		55207	Contributions from employer	(5.63)	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		55107	Contributions from employer	(434.26)	-	mac cmt cash receipts & pmts for the year
30/06/2023	Jnl	1		55107	Contributions from employer	(492.43)	-	mac cmt cash receipts & pmts for the year

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Date	Type	Grp	Ref	Account	Description	Amount	Bal2	Narration
30/06/2023	Jnl	1	1	55107	Contributions from employer	(359.79)	-	for the year mac cmt cash receipts & pmnts for the year
30/06/2023	Jnl	1	1	55107	Contributions from employer	(348.19)	-	mac cmt cash receipts & pmnts for the year
30/06/2023	Jnl	1	1	301	Administration costs	385.00	-	mac cmt cash receipts & pmnts for the year
30/06/2023	Jnl	1	1	301	Administration costs	1650.00	-	mac cmt cash receipts & pmnts for the year
30/06/2023	Jnl	1	1	55207	Contributions from employer	(25596.57)	-	mac cmt cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	681	Netwealth portfolio account	(55309.83)	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79110	SGH small coys fund	7000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79660	T Rowe Price global equity fund	10000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79180	SGH emerging coys fund	5000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79530	First Sentier geared share fund	20000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79130	Hyperion small coys fund	10000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79530	First Sentier geared share fund	15000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79660	T Rowe Price global equity fund	5000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79060	SGH property income fund	5000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl	2	2	79140	Pengana emerging coys fund	2000.00	-	netwealth cash receipts & pmnts for the year

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Date	Type	Grp	Ref	Account	Description	Amount	Bal2	Narration
30/06/2023	Jnl		2	78950	Perpetual pure credit alpha fund	1000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	79080	Zurich property securities fund	5000.00	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	78945	Pimco aust bond fund	(18583.60)	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	78920	ANZ cap notes 5 - 20/03/2027	20209.80	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	78920	ANZ cap notes 5 - 20/03/2027	25.26	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	79630	Hyperion global growth fund	0.01	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	19902	Netwealth portfolio account	(264.90)	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	19902	Netwealth portfolio account	(265.47)	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	344	Portfolio fees	5054.04	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	19802	Netwealth managed portfolio	(1215.21)	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	19750	Netwealth managed portfolio	(35955.16)	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	79015	Dexus property for income fund	52.30	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	79650	Magellan high conviction fund	258.36	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		2	79690	Zurich global growth fund (unhedged)	994.40	-	netwealth cash receipts & pmnts for the year
30/06/2023	Jnl		3	78945	Pimco aust bond fund	(1712.20)	-	profit on disposal of investments during the year
30/06/2023	Jnl		3	20434	Managed funds	1712.20	-	profit on disposal of

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Date	Type	Grp	Ref	Account	Description	Amount	Bal2	Narration
30/06/2023	Jnl		4	79505	Alphinity sustainable share fund	1726.58	-	investments during the year
30/06/2023	Jnl		4	78910	ANZ cap notes 4 - 20/03/2026	(257.40)	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	78920	ANZ cap notes 5 - 20/03/2027	(169.56)	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79610	Arrowstreet global equity fund (hedged)	2220.04	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79510	Bennelong aust equity fund	1674.80	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79015	Dexus property for income fund	(354.38)	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79530	First Sentier geared share fund	14332.28	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79630	Hyperion global growth fund	10710.40	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79130	Hyperion small coys fund	7299.84	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79650	Magellan high conviction fund	5536.01	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79540	MBA aust share fund	2066.22	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79140	Pengana emerging coys fund	670.65	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79560	Perpetual concentrated equity fund	1440.54	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	78950	Perpetual pure credit alpha fund	887.43	-	revaluation of investments to market value at year end

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Date	Type	Grp	Ref	Account	Description	Amount	Bal2	Narration
30/06/2023	Jnl		4	78945	Pimco aust bond fund	2416.48	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79550	Playtus aust equity fund	7511.28	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	78955	Principal global credit opportunities fund	(76.80)	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79110	SGH small coys fund	3166.66	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79180	SGH emerging coys fund	(1899.04)	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79060	SGH property income fund	(1076.16)	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79660	T Rowe Price global equity fund	2952.96	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79670	Walter Scott global equity fund (hedged)	2298.73	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79080	Zurich property securities fund	2260.04	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	79690	Zurich global growth fund (unhedged)	1782.59	-	revaluation of investments to market value at year end
30/06/2023	Jnl		4	20404	Managed funds	(67120.19)	-	revaluation of investments to market value at year end
30/06/2023	Jnl		5	55003	Distribution to Members	93048.95	-	allocation of net earnings to members for the year
30/06/2023	Jnl		5	55102	Allocated earnings	(60498.57)	-	allocation of net earnings to members for the year
30/06/2023	Jnl		5	55202	Allocated earnings	(32550.38)	-	allocation of net earnings to members for the year
30/06/2023	Jnl		6	904	Provision for income tax	1606.55	-	tax expense for the year
30/06/2023	Jnl		6	55110	Income tax expense on contributions	(1223.91)	-	tax expense for the year
30/06/2023	Jnl		6	55210	Income tax expense on			

Client Code: YAR104

Date	Type	Grp	Ref	Account	Description	Amount	Bal2	Narration
30/06/2023	Jnl		6	55105	contributions Income tax expense on earnings	3609.99	-	tax expense for the year
30/06/2023	Jnl		6	55205	Income tax expense on earnings	1898.80	-	tax expense for the year
30/06/2023	Jnl		6	944	Provision for deferred tax liability	1021.62	-	tax expense for the year
						(6913.05)	-	tax expense for the year

Debits: 1246608.78  
Credits: (1246608.78)  
Total: -

No. Trans: 105

**YARDY SUPERANNUATION FUND  
MEMBERS ACCOUNTS  
AS AT 30 JUNE 2023**

MEMBER	PHILLIP YARDY	NICOLE YARDY	INVESTMENT FLUCTUATION RESERVE	TOTAL
OPENING BALANCE	562,738.25	302,773.11	-0.00	865,511.36
EMPLOYER CONTRIBUTIONS	1,634.67	25,602.20	0.00	27,236.87
MEMBER CONTRIBUTIONS	19.35	0.00	0.00	19.35
TAX APPLICABLE TO CONTRIBUTIONS	1,223.91	-3,609.99	0.00	-2,386.07
SURCHARGE ON CONTRIBUTIONS	0.00	0.00	0.00	0.00
BENEFITS TRANSFERRED IN	0.00	0.00	0.00	0.00
SHARE OF PROFIT	60,498.57	32,550.38	0.00	93,048.95
TAX APPLICABLE TO PROFIT	-1,898.80	-1,021.62	0.00	-2,920.43
INSURANCE PREMIUMS PAID	-9,794.10	-1,535.62	0.00	-11,329.72
BENEFITS PAID OUT	0.00	0.00	0.00	0.00
<b>TOTAL MEMBERS ACCOUNT</b>	<b>614,421.86</b>	<b>354,758.45</b>	<b>-0.00</b>	<b>969,180.31</b>
<b>REPRESENTED BY</b>				
<b>TAX FREE COMPONENT</b>				
CONTRIBUTIONS SEGMENT	19.35	0.00	0.00	19.35
CRYSTALLISED SEGMENT	0.00	0.00	0.00	0.00
<b>TAXABLE COMPONENT</b>				
TAXED ELEMENT	614,402.51	354,758.45	0.00	969,160.96
UNTAXED ELEMENT (INSURANCE COMPONE	2,032,729.50	1,441,347.30	0.00	3,474,076.80
<b>TOTAL MEMBERS BENEFIT</b>	<b>2,647,151.36</b>	<b>1,796,105.75</b>	<b>0.00</b>	<b>4,443,257.11</b>
<b>ELIGIBLE SERVICE PERIOD</b>				
DATE OF BIRTH	28/04/1963	01/05/1973		
AGE - 30 JUNE 2023	60	50		
PERIOD START DATE	01/04/1986	22/07/1994		
PRE JUNE 1983 DAYS	0	0		
POST JUNE 1983 DAYS	13,604	10,570		
TOTAL SERVICE DAYS - 30/06/23	13,604	10,570		
<b>MEMBERS RBL LIMIT - LUMP SUM</b>	<b>648,946.00</b>	<b>648,946.00</b>		
EXCESS BENEFITS	0.00	0.00		
<b>MEMBERS RBL LIMIT - PENSION</b>	<b>1,297,886.00</b>	<b>1,297,886.00</b>		
EXCESS BENEFITS	0.00	0.00		

**KEY NOTES & FORMULAS**

<b>CONTRIBUTIONS SEGMENT</b>			
OPENING BALANCE - 01/07/2022		0.00	0.00
EXTERNAL FUND TRANSFERS		0.00	0.00
MEMBERS CONTRIBUTIONS		19.35	0.00
LESS: BENEFITS PAID/ TRANSFERS OUT		0.00	0.00
		19.35	0.00
<b>CRYSTALLISED SEGMENT</b>			
UNDEDUCTED CONTRIBUTIONS - PRE 1/7/07		0.00	0.00
PRE JULY 1983 COMPONENT - PRE 1/7/07		0.00	0.00
EXTERNAL FUND TRANSFERS		0.00	0.00
CGT EXEMPT COMPONENT		0.00	0.00
CONCESSIONAL COMPONENT		0.00	0.00
POST JUNE 1994 INVALIDITY COMPONENT		0.00	0.00
LESS: BENEFITS PAID/ TRANSFERS OUT		0.00	0.00
		0.00	0.00
<b>TAXABLE COMPONENT (TAXED ELEMENT)</b>			
MEMBERS ACCOUNT BALANCE - 30/06/23		614,421.86	354,758.45
LESS: CONTRIBUTIONS SEGMENT		-19.35	0.00
LESS: CRYSTALLISED SEGMENT		0.00	0.00
		614,402.51	354,758.45

**NOTES**

The following link should be used to verify the calculation of the crystallised segment as at 30 June 2007  
<http://calculators.ato.gov.au/scripts/axos/axos.asp?CONTEXT=&KBS=SCC.xr4&go=ok>



**YARDY SUPERANNUATION FUND  
MEMBERS ACCOUNTS  
AS AT 30 JUNE 2023**

EMPLOYERS CONTRIBUTIONS EMPLOYER NAME	PHILLIP YARDY	NICOLE YARDY	TOTAL
JULY 2022	0.00	2,764.12	2,764.12
AUGUST 2022	0.00	2,272.44	2,272.44
SEPTEMBER 2022	0.00	1,778.22	1,778.22
OCTOBER 2022	348.19	2,272.44	2,620.63
NOVEMBER 2022	359.79	2,272.44	2,632.23
DECEMBER 2022	0.00	1,783.85	1,783.85
JANUARY 2023	0.00	2,097.64	2,097.64
FEBRUARY 2023	0.00	2,097.64	2,097.64
MARCH 2023	0.00	1,940.31	1,940.31
APRIL 2023	0.00	1,940.31	1,940.31
MAY 2023	926.69	2,465.31	3,392.00
JUNE 2023	0.00	1,917.48	1,917.48
<b>TOTAL EMPLOYER CONTRIBUTIONS</b>	<b>1,634.67</b>	<b>25,602.20</b>	<b>27,236.87</b>

**YARDY SUPERANNUATION FUND  
MEMBERS ACCOUNTS  
AS AT 30 JUNE 2023**

MEMBERS CONTRIBUTIONS	PHILLIP YARDY	NICOLE YARDY	TOTAL
S.82AAT CONTRIBUTION (SHARES)	0.00	0.00	0.00
CASH CONTRIBUTIONS	0.00	0.00	0.00
ATO CO CONTRIBUTIONS	19.35	0.00	19.35
<b>TOTAL MEMBER CONTRIBUTIONS</b>	<b>19.35</b>	<b>0.00</b>	<b>19.35</b>
REPRESENTED BY:			
NON CONCESSIONAL CONTRIBUTIONS	19.35	0.00	19.35
CONCESSIONAL CONTRIBUTIONS	0.00	0.00	0.00
<b>TOTAL MEMBER CONTRIBUTIONS</b>	<b>19.35</b>	<b>0.00</b>	<b>19.35</b>

# Superannuation remittance advice

Provider: YARDY SUPERANNUATION FUND  
Tax file number: 791 624 506  
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Philip Yardy	SMSF11419172712 2	264 344 462	28/4/1963	7029007023623	2022	\$19.35

Payment details	Description	Processed date	Credit
	Low income super amount remittance	22 March 2023	\$19.35 CR
		<b>Total payment amount</b>	<b>\$19.35 CR</b>





**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
Phone: 1800 333 613  
Fax: 1800 832 266  
AIA.COM.AU

23 March 2023

## RENEWAL INFORMATION FOR

Yardy Superannuation Fund  
Gpo Box 7019  
SYDNEY NSW 2001

<b>Policy Number:</b>	66676691
<b>Policy Type:</b>	PRIORITY PROTECTION
<b>Total payment this year:</b>	\$ 10,198.51
Yearly policy premium	\$ 11,741.81
Less AIA Vitality discount	-\$ 1,543.30
<b>Sub-total</b>	\$ 10,198.51

### Adviser Details:

**Name:** INTEGRITY: GERARD PETER  
LOWE  
**Phone:** 03 9587 5188  
**Mobile:** 0418 313 770  
**Email:** info@lowefinancial.com

### AIA Vitality Status:

Gold

### Policy Anniversary Date:

20 April 2023

This is not a bill or request for payment. This notice confirms that your policy has been automatically renewed for a further period of 12 months provided your yearly premiums continue to be paid.

Thank you for having your policy with us.

As at your policy anniversary date, 20 April 2023, your payment is \$10,198.51.

## Summary of Policy Benefits<sup>†</sup>

Life Insured: YARDY, MR PHILIP

Benefits	Sum Insured	Premium	AIA Vitality Discount	Stamp Duty	Total Premium
TERM LIFE (SUP)	\$ 2,032,729.50	\$ 11,647.54	-\$ 1,543.30	\$ 0.00	\$ 10,104.24
					Sub total (including policy fee \$94.27)
					\$ 10,198.51

<sup>†</sup>The benefits shown are those applicable at the date of this notice. The benefit and premium amounts reflect indexation (where applicable) calculated as per your policy terms. Your premium may also be affected by age, loadings, discounts and/or any changes in premium rates (communicated previously). AIA Australia has the right to correct any error on this notice.



AIA Australia Limited  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
Phone: 1800 333 613  
Fax: 1800 832 266  
AIA.COM.AU

29 March 2023

## RENEWAL INFORMATION FOR

Yardy Superannuation Fund  
C/- Stirling Taylor  
Gpo Box 7019  
SYDNEY NSW 2001

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Policy Number:	66680451
Policy Type:	PRIORITY PROTECTION
Total payment this year:	\$ 1,535.62

---

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### Adviser Details:

**Name:** INTEGRITY: GERARD PETER  
LOWE  
**Phone:** 03 9587 5188  
**Mobile:** 0418 313 770  
**Email:** info@lowefinancial.com

---

### Policy Anniversary Date:

27 April 2023

---

This is not a bill or request for payment. This notice confirms that your policy has been automatically renewed for a further period of 12 months provided your yearly premiums continue to be paid.

---

Thank you for having your policy with us.

As at your policy anniversary date, 27 April 2023, your payment is \$1,535.62.

### Summary of Policy Benefits<sup>†</sup>

Life/Lives Insured	Benefits	Sum Insured	Premium	Stamp Duty	Total Premium
YARDY, MRS NICOLE	TERM LIFE (SUP)	\$ 1,441,347.30	\$ 1,441.35	\$ 0.00	\$ 1,441.35
Total Premium (including policy fee \$94.27)					\$ 1,535.62

<sup>†</sup>The benefits shown are those applicable at the date of this notice. The benefit and premium amounts reflect indexation (where applicable) calculated as per your policy terms. Your premium may also be affected by age, loadings, discounts and/or any changes in premium rates (communicated previously). AIA Australia has the right to correct any error on this notice.

**YARDY SUPERANNUATION FUND  
MEMBERS ACCOUNTS  
AS AT 30 JUNE 2023**

EARNINGS RATE	2023	2022	2021	2020	2019	2018	2017	2016
<b>OPENING BALANCE OF FUND</b>	<b>865,511.36</b>	<b>1,099,737.33</b>	<b>1,082,068.03</b>	<b>955,803.36</b>	<b>881,917.92</b>	<b>786,472.91</b>	<b>741,910.06</b>	<b>713,748.98</b>
NET FUND EARNINGS								
EARNINGS FOR YEAR	93,048.95	-285,029.51	15,382.02	126,811.69	51,708.76	76,574.64	42,278.65	10,642.93
TAX APPLICABLE TO EARNINGS	-2,920.43	38,364.49	-2,449.91	-8,524.35	1,578.73	-1,650.32	1,593.38	918.11
<b>NET FUND EARNINGS</b>	<b>90,128.52</b>	<b>-246,665.02</b>	<b>12,932.11</b>	<b>118,287.34</b>	<b>53,287.49</b>	<b>74,924.32</b>	<b>43,872.03</b>	<b>11,561.04</b>
<b>AVERAGE EARNING RATE</b>	<b>10.41%</b>	<b>-22.43%</b>	<b>1.20%</b>	<b>12.38%</b>	<b>6.04%</b>	<b>9.53%</b>	<b>5.91%</b>	<b>1.62%</b>

**AVERAGE 5 YEAR RATE**      1.52%      1.34%      7.01%      7.10%      5.79%      6.42%      6.99%      5.63%

**YARDY SUPERANNUATION FUND  
INCOME TAX EXPENSE CALCULATION WORKSHEET  
FOR THE YEAR ENDED 30 JUNE 2023**

DESCRIPTION	INCOME TAX EXPENSE	PROVISION FOR TAX	FUTURE INCOME TAX BENEFIT		PROVISION FOR DEFERRED TAX				
			OPENING BALANCE	MOVEMENT	OPENING BALANCE	MOVEMENT	CLOSING BALANCE		
ACCRUED BENEFITS FROM OPERATIONS	108,975.00	-108,975.00							
<b>PERMANENT DIFFERENCES</b>									
PENALTIES & FINES	0.00	0.00							
IMPUTATION CREDITS	8,006.00	-8,006.00							
FOREIGN TAX CREDITS	341.00	-341.00							
WITHHOLDING TAX	0.00	0.00							
NON ASSESSABLE PORTION OF TRUST DISTRIBUTIONS	0.00	0.00							
NON ASSESSABLE TRUST									
CAPITAL GAINS	-4,951.00	4,951.00							
NON ASSESSABLE PORTION OF REALISED CAPITAL GAINS	1,712.00	-1,712.00							
NON ASSESSABLE PORTION OF UNREALISED CAPITAL GAINS	0.00	0.00							
MEMBER CONTRIBUTIONS	-19.00	19.00							
1/3 DISCOUNT ON UNREALISED CAPITAL GAINS	-23,044.00	23,044.00							
<b>TIMING DIFFERENCES</b>									
TAX DEFERRED TRUST DISTRIBUTIONS		2,011.00					\$102,035.00	-46,087.00	55,947.99
UNREALISED CAPITAL GAINS		67,120.00							
CAPITAL LOSSES									
OPENING BALANCE		0.00					0.00	0.00	0.00
CLOSING BALANCE									
less PERMANENT DIFFERENCE									
DISC ON UNREALISED CAP GAINS		-23,044.00							
<b>TOTAL ASSESSABLE INCOME</b>	91,020.00	-44,933.00	0.00	0.00	0.00	0.00	102,035.00	-46,087.00	55,947.99
TAX PAYABLE AT 15%	13,653.00	-6,739.95	0.00	0.00	0.00	0.00	15,305.25	-6,913.05	8,392.20
IMPUTATION CREDITS	-8,005.61	8,005.61							
FOREIGN TAX CREDITS	-340.89	340.89							
TFN TAX	0.00	0.00							
<b>TOTAL TAX PAYABLE</b>	5,306.50	1,606.55	0.00	0.00	0.00	0.00	15,305.25	-6,913.05	8,392.20

MANAGED FUND TAX ADJUSTMENTS	IMPUTATION CREDITS	FOREIGN TAX CREDITS	TAX FREE INCOME	TAX DEF INCOME	DISCOUNT CAP GAINS	TFN TAX
B/FWD PREVIOUS YEAR	0.00	0.00	0.00	0.00	0.00	0.00
MAPLE BROWN MANAGED FUNDS	0.00	0.00	0.00	0.00	0.00	0.00
ADVANCE MANAGED FUNDS - NO 2	0.00	0.00	0.00	0.00	0.00	0.00
APN MANAGED FUNDS	0.00	0.00	0.00	0.00	0.00	0.00
CHALLENGER MANAGED FUNDS	0.00	0.00	0.00	0.00	0.00	0.00
COLONIAL MANAGED FUNDS - NO 1	0.00	0.00	0.00	0.00	0.00	0.00
COLONIAL MANAGED FUNDS - NO 2	0.00	0.00	0.00	0.00	0.00	0.00
NETWEALTH MANAGED PORTFOLIO	8,005.61	340.89	0.00	2,011.08	4,951.31	0.00
ING MANAGED FUNDS	0.00	0.00	0.00	0.00	0.00	0.00
MACQUARIE MANAGED FUNDS	0.00	0.00	0.00	0.00	0.00	0.00
PERPETUAL MANAGED FUNDS	0.00	0.00	0.00	0.00	0.00	0.00
C/FWD END OF YEAR	0.00	0.00	0.00	0.00	0.00	0.00
TOTALS	8,005.61	340.89	0.00	2,011.08	4,951.31	0.00







**Australian Government**  
**Australian Taxation Office**

**Agent** STIRLING WARTON TAYLOR PTY LIMITED  
**Client** YARDY SUPERANNUATION FUND  
**ABN** 35 650 090 506  
**TFN** 791 624 506

## Income tax 551

---

<b>Date generated</b>	21 August 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **01 July 2022** to **21 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Jan 2023	18 Jan 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1,309.71		\$0.00
13 Jan 2023	13 Jan 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$1,309.71	\$1,309.71 CR



**Australian Government**  
**Australian Taxation Office**

**Agent** STIRLING WARTON TAYLOR PTY LIMITED  
**Client** YARDY SUPERANNUATION FUND  
**ABN** 35 650 090 506  
**TFN** 791 624 506

## Activity statement 001

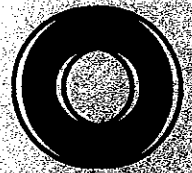
---

<b>Date generated</b>	21 August 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

0 results found - from **01 July 2022** to **21 August 2023** sorted by **processed date** ordered **newest to oldest**



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001

**account balance** **\$9,708.74**  
as at 30 Jun 23

**account name** P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
**account no.** 120709795

transaction	description	debits	credits	balance
31.05.23	OPENING BALANCE			7,771.42
05.06.23	Deposit AUTOMATIC DATA P ADP202306051430005		1,917.48	9,688.90
30.06.23	Interest MACQUARIE CMA INTEREST PAID*		19.84	9,708.74
	<b>CLOSING BALANCE AS AT 30 JUN 23</b>	<b>0.00</b>	<b>1,937.32</b>	<b>9,708.74</b>

\* Stepped interest rates for the period 1 June to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50%pa (22 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75%pa (8 days)

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

**deposits using BPay**  
From another bank



Bill code: 20206  
Ref: 120 709 795

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
account no. 120709795

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
INTEGRITY FINANCIAL PLANNERS PTY LT	Enquiry authority
TAYLOR ROBERT M STIRLING WARTON TAYLOR PTY LTD	Enquiry authority

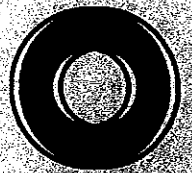
## Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

## annual interest summary 2022/2023

INTEREST PAID	207.26
TOTAL INCOME PAID	207.26



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001

**account balance \$7,771.42**  
as at 31 May 23

**account name** P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
**account no.** 120709795

transaction	description	debits	credits	balance
28.04.23	OPENING BALANCE			4,367.21
03.05.23	Deposit SuperChoice P/L PC260423-191304773		434.26	4,801.47
15.05.23	Deposit SuperChoice P/L PC090523-194761749		492.43	5,293.90
23.05.23	Deposit AUTOMATIC DATA P ADP202305231424962		2,465.31	7,759.21
31.05.23	Interest MACQUARIE CMA INTEREST PAID*		12.21	7,771.42
CLOSING BALANCE AS AT 31 MAY 23		0.00	3,404.21	7,771.42

\* Stepped interest rates for the period 29 April to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25%pa (20 days); 19 May to 31 May: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50%pa (13 days)

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

**deposits using BPay**  
From another bank



Billers code: 20206  
Ref: 120 709 795

continued on next



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



015 16465

P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001

**account balance** **\$4,367.21**  
as at 28 Apr 23

**account name** P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
**account no.** 120709795

transaction	description	debits	credits	balance
31.03.23	OPENING BALANCE			14,143.27
18.04.23	Direct debit AIA AUSTRALIA . 66676691 20/04/23	10,198.51		3,944.76
24.04.23	Deposit AUTOMATIC DATA P ADP202304241407008		1,940.31	5,885.07
26.04.23	Direct debit AIA AUSTRALIA . 66680451 27/04/23	1,535.62		4,349.45
28.04.23	Interest MACQUARIE CMA INTEREST PAID*		17.76	4,367.21
CLOSING BALANCE AS AT 28 APR 23		<b>11,734.13</b>	<b>1,958.07</b>	<b>4,367.21</b>

\* Stepped interest rates for the period 1 April to 28 April: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25%pa (28 days)

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

**deposits using BPay**  
From another bank



Bill code: 20206  
Ref: 120 709 795

continued on next



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001



015 6237

P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001

1 Shelley Street  
Sydney, NSW 2000

**account balance** **\$14,143.27**  
as at 31 Mar 23

**account name** P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
**account no.** 120709795

transaction	description	debits	credits	balance
28.02.23	OPENING BALANCE			12,141.49
03.03.23	Cheque CHEQUE WITHDRAWAL 000229	385.00		11,756.49
23.03.23	Deposit ATO ATO007000017443928		19.35	11,775.84
23.03.23	Deposit AUTOMATIC DATA P ADP202303231388964		1,940.31	13,716.15
31.03.23	Interest MACQUARIE CMA INTEREST PAID*		22.71	13,738.86
31.03.23	Deposit AIA AUSTRALIA LT 66676691		404.41	14,143.27
	<b>CLOSING BALANCE AS AT 31 MAR 23</b>	<b>385.00</b>	<b>2,386.78</b>	<b>14,143.27</b>

\* Stepped interest rates for the period 1 March to 21 March: balances \$0.00 to \$4,999.99 earned 2.10%  
balances \$5,000.00 and above earned 2.10%pa (21 days); 22 March to 31 March: balances \$0.00 to  
\$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25%pa (10 days)

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

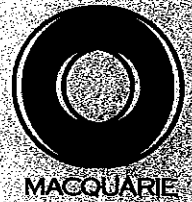
**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

**deposits using BPay**  
From another bank

	Billers code: 20206
	Ref: 120 709 795

continued on next





# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001

**account balance** **\$12,141.49**  
as at 28 Feb 23

**account name** P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
**account no.** 120709795

transaction	description	debits	credits	balance
31.01.23	OPENING BALANCE			20,085.97
02.02.23	Direct debit NETWEALTH INVEST CASE3422266	10,000.00		10,085.97
23.02.23	Deposit AUTOMATIC DATA P ADP202302231371409		2,097.64	12,183.61
28.02.23	Interest MACQUARIE CMA INTEREST PAID*		16.88	12,200.49
28.02.23	Cheque CHEQUE WITHDRAWAL 000228	59.00		12,141.49
CLOSING BALANCE AS AT 28 FEB 23		<b>10,059.00</b>	<b>2,114.52</b>	<b>12,141.49</b>

\* Stepped interest rates for the period 1 February to 21 February: balances \$0.00 to \$4,999.99 earned 2.00%  
balances \$5,000.00 and above earned 2.00%pa (21 days); 22 February to 28 February: balances \$0.00 to  
\$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10%pa (7 days)

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

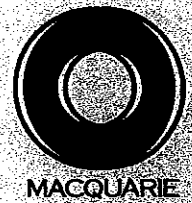
**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

**deposits using BPay**  
From another bank



Billers code: 20206  
Ref: 120 709 795

continued on next



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 2001

015 17061

P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 20011 Shelley Street  
Sydney, NSW 2000account balance **\$20,085.97**  
as at 31 Jan 23account name P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
account no. 120709795

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			19,505.36
13.01.23	Cheque CHEQUE WITHDRAWAL 000227	2,860.00		16,645.36
18.01.23	Deposit ATO ATO007000017315176		1,309.71	17,955.07
23.01.23	Deposit AUTOMATIC DATA P ADP202301231352492		2,097.64	20,052.71
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		33.26	20,085.97
	CLOSING BALANCE AS AT 31 JAN 23	2,860.00	3,440.61	20,085.97

\* Stepped interest rates for the period 31 December to 31 January: balances \$0.00 to \$4,999.99 earned 2.00%  
balances \$5,000.00 and above earned 2.00%pa (32 days)

## how to make a transaction

## online

Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

## by phone

Call 133 275 to make a phone transaction

## transfers from another bank account

Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

## deposits using BPay

From another bank

Billers code: 20206  
Ref: 120 709 795

continued on next



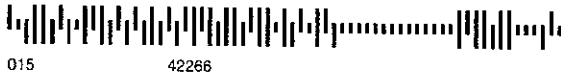
# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



015 42266

P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001

**account balance** **\$19,505.36**  
as at 30 Dec 22

**account name** P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
**account no.** 120709795

transaction	description	debits	credits	balance
30.11.22	OPENING BALANCE			17,693.41
23.12.22	Deposit AUTOMATIC DATA P ADP202212231335218		1,778.22	19,471.63
28.12.22	Deposit SuperChoice P/L PC231222-193902554		5.63	19,477.26
30.12.22	Interest MACQUARIE CMA INTEREST PAID*		28.10	19,505.36
	CLOSING BALANCE AS AT 30 DEC 22	0.00	1,811.95	19,505.36

\* Stepped interest rates for the period 1 December to 15 December: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75%pa (15 days); 16 December to 30 December: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00%pa (15 days)

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

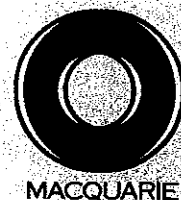
**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

**deposits using BPay**  
From another bank



Bill code: 20206  
Ref: 120 709 795

continued on next



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 2001

015 5566

P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 20011 Shelley Street  
Sydney, NSW 2000account balance **\$17,693.41**  
as at 30 Nov 22account name P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
account no. 120709795

transaction	description	debits	credits	balance
31.10.22	OPENING BALANCE			15,039.77
03.11.22	Deposit SuperChoice P/L PC281022-118856269		359.79	15,399.56
23.11.22	Deposit AUTOMATIC DATA P ADP202211231316398		2,272.44	17,672.00
30.11.22	Interest MACQUARIE CMA INTEREST PAID*		21.41	17,693.41
	CLOSING BALANCE AS AT 30 NOV 22	0.00	2,653.64	17,693.41

\* Stepped interest rates for the period 1 November to 15 November: balances \$0.00 to \$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50%pa (15 days); 16 November to 30 November: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75%pa (15 days)

## how to make a transaction

## online

Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

## by phone

Call 133 275 to make a phone transaction

## transfers from another bank account

Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

## deposits using BPay

From another bank

Billers code: 20206  
Ref: 120 709 795

continued on next



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 2001

015 17574

P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 20011 Shelley Street  
Sydney, NSW 2000account balance **\$15,039.77**  
as at 31 Oct 22account name P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
account no. 120709795

transaction	description	debits	credits	balance
30.09.22	OPENING BALANCE			12,403.48
12.10.22	Deposit SuperChoice P/L PC061022-136048967		348.19	12,751.67
24.10.22	Deposit AUTOMATIC DATA P ADP202210241298047		2,272.44	15,024.11
31.10.22	Interest MACQUARIE CMA INTEREST PAID*		15.66	15,039.77
	CLOSING BALANCE AS AT 31 OCT 22	0.00	2,636.29	15,039.77

\* Stepped interest rates for the period 1 October to 13 October: balances \$0.00 to \$4,999.99 earned 1.25%  
balances \$5,000.00 and above earned 1.25%pa (13 days); 14 October to 31 October: balances \$0.00 to  
\$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50%pa (18 days)

## how to make a transaction

## online

Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

## by phone

Call 133 275 to make a phone transaction

## transfers from another bank account

Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

## deposits using BPay

From another bank

Biller code: 20206  
Ref: 120 709 795

continued on next



# Macquarie Cash Management Account

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ABN 46 008 583 542 AFSL 237502

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transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001

1 Shelley Street  
Sydney, NSW 2000

**account balance** **\$12,403.48**  
as at 30 Sep 22

**account name** P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
**account no.** 120709795

transaction	description	debits	credits	balance
31.08.22	OPENING BALANCE			12,265.66
01.09.22	Cheque CHEQUE WITHDRAWAL 000226	1,650.00		10,615.66
26.09.22	Deposit AUTOMATIC DATA P ADP202209261280345		1,778.22	12,393.88
30.09.22	Interest MACQUARIE CMA INTEREST PAID*		9.60	12,403.48
	<b>CLOSING BALANCE AS AT 30 SEP 22</b>	<b>1,650.00</b>	<b>1,787.82</b>	<b>12,403.48</b>

\* Stepped interest rates for the period 1 September to 15 September: balances \$0.00 to \$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90%pa (15 days); 16 September to 30 September: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25%pa (15 days)

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

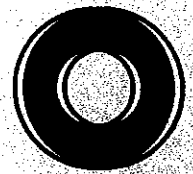
**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

**deposits using BPay**  
From another bank



Bill code: 20206  
Ref: 120 709 795

continued on next



MACQUARIE

## Macquarie Cash Management Account

MACQUARIE BANK LIMITED

ABN 46 008 583 542

AFSL 237502

enquiries 1800 806 310

transact@macquarie.com

www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 20011 Shelley Street  
Sydney, NSW 2000

016

17963

P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001account balance **\$12,265.66**  
as at 31 Aug 22account name P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
account no. 120709795

transaction	description	debits	credits	balance
29.07.22	OPENING BALANCE			9,985.95
23.08.22	Deposit AUTOMATIC DATA P ADP202208231261498		2,272.44	12,258.39
31.08.22	Interest MACQUARIE CMA INTEREST PAID*		7.27	12,265.66
	CLOSING BALANCE AS AT 31 AUG 22	0.00	2,279.71	12,265.66

\* Stepped interest rates for the period 30 July to 11 August: balances \$0.00 to \$4,999.99 earned 0.50%  
balances \$5,000.00 and above earned 0.50%pa (13 days); 12 August to 31 August: balances \$0.00 to  
\$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90%pa (20 days)

## how to make a transaction

## online

Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

## by phone

Call 133 275 to make a phone transaction

## transfers from another bank account

Transfer funds from another bank to this account:

BSB 182 222

ACCOUNT NO. 120709795

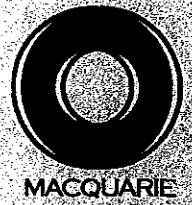
## deposits using BPay

From another bank



Biller code: 20206 Ref: 120 709 795
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continued on next



# Macquarie Cash Management Account

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ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



P YARDY PTY LTD  
GPO BOX 7019  
SYDNEY NSW 2001

account balance **\$9,985.95**  
as at 29 Jul 22

account name P YARDY PTY LTD ATF  
YARDY SUPERANNUATION FUND  
account no. 120709795

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			7,219.27
01.07.22	Deposit PRECISION CH PASCH2206300009737		491.68	7,710.95
25.07.22	Deposit AUTOMATIC DATA P ADP202207251244162		2,272.44	9,983.39
29.07.22	Interest MACQUARIE CMA INTEREST PAID*		2.56	9,985.95
	CLOSING BALANCE AS AT 29 JUL 22	0.00	2,766.68	9,985.95

\* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25%pa (13 days); 14 July to 29 July: balances \$0.00 to \$4,999.99 earned 0.50% balances \$5,000.00 and above earned 0.50%pa (16 days)

## how to make a transaction

**online**  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

**by phone**  
Call 133 275 to make a phone transaction

**transfers from another bank account**  
Transfer funds from another bank to this account:  
BSB 182 222  
ACCOUNT NO. 120709795

**deposits using BPay**  
From another bank



Bill code: 20206  
Ref: 120 709 795

continued on next





ABN 60 622 084 959



000125 000 VLTU  
P YARDY PTY LTD  
<YARDY SUPERANNUATION A/C>  
PO BOX 154  
MILTON NSW 2538

Registry code: VLTU

Security Class: Ordinary Fully Paid Shares

### Update your information:

 **Online:**  
www.investorcentre.com/contact

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

**Enquiries:**  
(within Australia) 1300 850 505  
(international) +61 3 9415 4000

I0055000140

**Important:** You will need to quote this number and name of issuer for all future dealings in these securities.

 For your security keep your SRN confidential

Tax File Number/ABN: Not quoted  
Page Number: 1 of 1

## Issuer Sponsored Holding Statement as at 11 September 2019

Date	Transaction Type	Registry Reference	Holding Balance
11/09/2019	PRE-CONSOLIDATION SHARES	OPENING BALANCE	38168
11/09/2019	POST-CONSOLIDATION SHARES	CLOSING BALANCE	381680

The Australian Taxation Office advises you to keep this statement as a permanent record. Disposal of securities by Australian residents may result in Capital Gains Tax. If you would like a copy of "Guide to Capital Gains Tax", published by the ATO, telephone 1300 720 092.

The closing balance shown in this statement is that recorded on the register at the close of business on the statement date.

**The closing balance on this statement may not be the current holding balance.** Neither the security issuer nor the registrar will be liable for any financial loss incurred by a securityholder who relies on the balance shown without making their own adjustments for any transactions which have yet to be registered.

**Please keep this statement for future reference. A fee may be charged for replacement.**

## Mark Taylor

---

**From:** Phil Yardy <yardypj@live.com.au>  
**Sent:** Friday, 11 August 2023 8:44 AM  
**To:** Mark Taylor  
**Subject:** Fwd: Volt Investor Update for P Yardy Pty Ltd (ACN 103 692 208) atf Yardy Superannuation Fund

Mark - here us the latest Volt update. I think we need to mark the investment down to \$0 value - if there is any return in the future it will be a cent or two in the dollar so barely worth anything

Phil

Sent from my iPhone

Begin forwarded message:

**From:** Nicole Yardy <nicyardy@gmail.com>  
**Date:** 11 August 2023 at 7:10:54 am AEST  
**To:** Philip Yardy <yardypj@live.com.au>  
**Subject:** Fwd: Volt Investor Update for P Yardy Pty Ltd (ACN 103 692 208) atf Yardy Superannuation Fund

Begin forwarded message:

**From:** investors <investors@voltcorp.com.au>  
**Date:** 14 July 2023 at 4:56:53 pm AEST  
**To:** nicyardy@gmail.com  
**Subject:** Volt Investor Update for P Yardy Pty Ltd (ACN 103 692 208) atf Yardy Superannuation Fund

### Update to Volt Corporation Limited Shareholders

Dear Nicole and Phillip,

In our update at the end of May, we committed to provide you with more detailed information in our subsequent update on;

- our current financial position;
- progress made in licensing out our 'banking-as-a-service' infrastructure and intellectual property and supplying consulting services to clients as part of the technology business;
- progress made with the sale process to date; and
- options for the future.

In addition to this written update, we will hold a webinar in late August / early September. As per our previous webinars, we will provide a detailed update and provide the opportunity for shareholders to ask questions. We will also hold an in-person Annual General Meeting (AGM) in August.

### **Financial position**

The Annual Consolidated Financial Report for the full-year ended 31 March 2023 is currently being audited. A copy of the report will be sent to shareholders with the notice of the Annual General Meeting in the next few weeks.

The Group currently holds a cash balance of approximately \$2.5 million. Items that could impact the potential amount available for distribution to shareholders will include:

- receipt of a \$1.8 million R&D refund, which is expected by the end of August 2023;
- proceeds from the sale of any assets;
- income received from consulting and licensing activities;
- payment of liabilities, including contract supplier termination fees, professional service fees, employee entitlements, and other smaller creditors. We are still negotiating with two technology vendors with a contractual relationship with a Volt subsidiary to reduce contract termination costs. Based on the current status of these negotiations, we estimate that total liabilities that will remain, or have been extinguished, as at the end of August will total approximately \$1.69 million;
- payment of ongoing operating costs; primarily payroll and contractor costs for the consulting and licensing activities and to retain critical staff that would be required in the event of an asset sale. The ongoing costs are currently running at less than \$200K per month; and
- there will be additional costs if a solvent liquidation is undertaken to return capital to shareholders in due course.

In summary, we have been able to manage cash resources to provide more time to complete a sale in the future but will continue to assess whether an asset sale process provides the best outcome for shareholders or continue to pursue further 'banking-as-a-service' opportunities.

### **Licensing and consulting activities**

We are continuing with our licensing and consultancy activities. This has been a logical pivot made after the banking business was concluded, given we were unable to negotiate a sale of some or all of Volt's assets last year. To date we have provided services to two banks and have engaged with a number of potential clients. We are also working with other technology firms where Volt's technology and intellectual property is complimentary in an endeavour to generate additional income. As a result of the change in business activities from banking to a non-banking technology and consulting business, the Group recently received a GST refund, providing cashflow of just over \$2m after paying associated professional service fees.

We will keep you updated on progress with these activities.

### **The sale process**

As previously noted, we have been working with Rothschild & Co to complete the potential sale of some or all of Volt's assets to maximise any potential return of capital to shareholders. Below is a summary of activities during the course of our engagement:

- During August 2022, Rothschild & Co reached out to approximately 100 potential acquirers, both domestically and internationally. Just over 60% of parties signed non-disclosure agreements.
- Indicative non-binding offers were received from 10 participants, albeit some of them were at nominal prices.
- Negotiations commenced with those parties that we believed had the financial ability to complete, had put forward a reasonable offer, and whose rationale for buying made sense.
- The parties who made credible offers were provided full access to the deal data room, Volt management, and relevant team members in order for them to complete their necessary due diligence.
- Discussions are ongoing with a small number of parties.
- Please note that Rothschild & Co are only paid upon a successful sale of assets or shares in Volt group companies, so are motivated for a sale to be completed.

The continued delays in finalising a sale have been very frustrating, particularly given they have been caused by bidders and are out of our control. We have looked to maintain competitive tension in order to optimise price and to speed up a close.

Whilst the amounts offered for the assets would still have resulted in a material loss on investment to most shareholders, they were meaningful enough for it to make sense to continue to incur additional asset maintenance costs above those retained to operate our licensing and consulting activities. Accordingly, over the last 12 months, the Board has considered this option was clearly a better one than discontinuing the sale efforts, winding the group up and returning little (if anything) to shareholders.

### **What are we licensing / selling?**

A complete digital bank in a box, inclusive of the following core capabilities.

1. More than software
  - The capability and knowledge to stand up a regulated bank.
  - Includes 190 Risk Management & Governance Policies / Frameworks.
  - Over 600 digitized process maps for running an Australian compliant digital bank.
  - Fraud, Cybersecurity and Data Analytics for regulatory and management reporting.
  - Digital banking API and microservices layer for Banking as a Service (BaaS).
  - Configuration sets for 3rd party support software (CRM, Finance etc).
2. Suite of proprietary services
  - Digital mortgage origination – 15 minute digital white label mortgage origination.
  - Banking-as-a-Service (BaaS) – API driven banking services for automated digital banking via partner brands.
  - Deposit Services – comprehensive deposit suite including transaction, savings, term deposits and cash management.

- Payment Services – real time payments (NPP – New Payments Platform), Direct Entry, PayID, BPAY, payment limit management.
- Card Management Services – suite of APIs for digital only and physical card issuance and management including Apple Pay and Google Wallet.
- Corporate Services – CRM & Contact Centre – Fraud Analytics – Cybersecurity Analytics – Data & Analytics – Finance, Payroll & Compliance – Risk & Governance Framework.

### **How much longer should we continue with the sale process?**

The question the Board continually considers is whether it is prudent continuing with the sale process, discontinuing the sale and winding up the group or further pursuing the 'banking-as-a-service' opportunities. The matters the Board considers each week include:

- *Does the Board continue to believe that the parties we are engaged with can finalise an asset sale in a reasonable timeframe?*
- *Do we have financial resources to allow more time for an asset sale to be completed?*
- *Are we able to retain the key staff members that a buyer would need to assist with technology transition/integration?*

Whilst we continue to believe it is appropriate to continue the sale process, we understand that the continued delays in achieving an outcome are frustrating. We want to reassure shareholders that the Board has, and continues to, make decisions that it believes are in the best interests of shareholders based on a variety of factors as outlined above.

We will provide a further update at the Volt Corporation Limited Annual General Meeting to be held prior to the end of August 2023 (21 days' notice will be provided to you) or earlier if we make significant progress with sale negotiations.

If you have any queries in the interim, please contact the capital team at [investors@voltcorp.com.au](mailto:investors@voltcorp.com.au).

Regards

Steve

**Steve Weston**  
Director

Volt Corporation Limited (Volt) ACN 622 084 959