
Workpapers - 2019 Financial Year

Ward Superannuation Fund

Preparer: Sunil Kumar Gaur

Reviewer: James McMahon

Printed: 26 February 2021

Lead Schedule

2019 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$1,540.72)	(\$188.90)	715.63%	Completed
23900	Dividends Received	(\$387.61)	(\$1,295.51)	(70.08)%	Completed
24700	Changes in Market Values of Investments	(\$16,725.64)	(\$29,437.19)	(43.18)%	Completed
25000	Interest Received	(\$225.45)	(\$7.26)	3005.37%	Completed
30100	Accountancy Fees	\$3,520.00		100%	Completed
30400	ATO Supervisory Levy	\$518.00		100%	Completed
30700	Auditor's Remuneration	\$803.00		100%	Completed
31500	Bank Charges		\$14.00	100%	N/A - Not Applicable
48500	Income Tax Expense	\$713.40	(\$350.48)	(303.55)%	Completed
49000	Profit/Loss Allocation Account	\$13,325.02	\$31,265.34	(57.38)%	N/A - Not Applicable
50000	Members	(\$141,552.92)	(\$128,227.90)	10.39%	Completed
60400	Bank Accounts	\$20,184.23	\$4,939.98	308.59%	Completed
61800	Distributions Receivable	\$1,540.72	\$188.90	715.63%	Completed
69100	ATO Activity Statement Account	\$446.62		100%	Completed
74700	Managed Investments (Australian)	\$22,219.75	\$21,682.91	2.48%	Completed
77600	Shares in Listed Companies (Australian)	\$97,875.00	\$100,305.00	(2.42)%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
77800	Shares in Unlisted Private Companies (Australian)			0%	Completed
85000	Income Tax Payable /Refundable	(\$713.40)	\$1,111.11	(164.21)%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

23800 - Distributions Received

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
OMF0003AU	Atlantic Pacific Australian Equity	(\$1,540.72)	(\$188.90)	715.63%
TOTAL		CY Balance	LY Balance	
		(\$1,540.72)	(\$188.90)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- APSEC-Annual Tax Statement.pdf [OMF0003AU](#)

Standard Checklist

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

Ward Superannuation Fund
Distribution Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

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	
Managed Investments (Australian)																
OMF0003AU Atlantic Pacific Australian Equity																
30/06/2019	1,540.72	159.37	103.32	694.93	87.05	289.43	I	289.43			4.24	1.23			0.00	1,339.57
	1,540.72	159.37	103.32	694.93	87.05	289.43		289.43			4.24	1.23			0.00	1,339.57
<i>Net Cash Distribution:</i>	<i>1,540.72</i>															
	1,540.72	159.37	103.32	694.93	87.05	289.43		289.43			4.24	1.23			0.00	1,339.57

Ward Superannuation Fund Distribution Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

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	1,540.72	159.37	103.32	694.93	87.05	289.43		289.43			4.24	1.23			0.00	1,339.57

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	289.43	578.86
Total	289.43	578.86

*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	159.37	103.32	694.93		957.62	87.05	1,044.67

*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.

19 July 2019

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor number: APAEF-105-10282

Attribution Managed Investment Trust Member Annual (AMMA) Statement
For the year ended 30 June 2019
Atlantic Pacific Australian Equity Fund

Part A - Your Details

You are recorded as being a Superannuation Fund
 Tax File Number / ABN Quoted: Provided
 Country of residence at 30 June 2019 : Australia

Part B - Summary of 2019 Tax Return (supplementary section) Items

	Amount	Tax return label
Non-primary production income	798.25	13U
Franked distributions from trusts	246.42	13C
Other deductions relating to distributions	0.00	13Y
Credit for foreign resident withholding amounts	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for ABN tax withheld	0.00	13P
Franking credits	87.05	13Q
Credit for TFN amounts withheld	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Early stage venture capital limited partnership	0.00	T8K
Early stage investor	0.00	T9L
Other refundable tax offsets: Exploration credits	0.00	T11
Net capital gain	289.43	18A
Total current year capital gains	578.86	18H
CFC Income	0.00	19K
Transferor trust income	0.00	19B
Assessable foreign source income	5.47	20E
Other net foreign source income	5.47	20M
Franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offsets	1.23	20O

Please retain this statement for Income Tax Purposes

Part C Components of attribution	Cash Distribution	Tax Paid/ Franking Credit (grossed up)	Attribution	Tax return label
<u>Australian income</u>				
Interest	57.23		57.23	
Dividends	103.32		103.32	
Dividends: unfranked amount declared to be CFI	12.93		12.93	
Dividends: unfranked amount not declared to be CFI	90.39		90.39	
Dividends: less LIC capital gain deduction	0.00		0.00	
Other assessable Australian income	637.70		637.70	
Non-primary production income	798.25		798.25	13U
Dividends: Franked amount	159.37	87.05	246.42	13C
<u>Capital gains</u>				
Capital gains discount - Taxable Australian property	0.00		0.00	
Capital gains discount - Non-Taxable Australian property	289.43	0.00	289.43	
Capital gains other - Taxable Australian property	0.00		0.00	
Capital gains other - Non-Taxable Australian property	0.00	0.00	0.00	
Net capital gain	289.43	0.00	289.43	18A
AMIT CGT gross up amount	0.00		289.43	
Other capital gains distribution	289.43		0.00	
Total current year capital gains	578.86	0.00	578.86	18H
<u>Foreign income</u>				
Other net foreign source income	4.24	1.23	5.47	20M
Assessable foreign source income	4.24	1.23	5.47	20E
Australian franking credits from a New Zealand franking company	0.00		0.00	20F
CFC income	0.00		0.00	19K
Transferor trust income	0.00		0.00	19B
Total foreign income	4.24	1.23	5.47	
<u>Tax offsets</u>				
	Amount	Tax return label		
Franking credit tax offset	87.05	13Q / 20F		
ESVCLP tax offset	0.00	T8K		
Foreign income tax offset	1.23	20O		
Total tax offsets	88.28			
<u>Other non-assessable amounts and cost base details</u>				
	Cash distribution	Attribution/Amount	Other amount	
Net exempt income	0.00	0.00		
Non-assessable non-exempt amount	0.00	0.00		
Other non-attributable amount	0.00			
Gross cash distribution	1,540.72		1,540.72	
AMIT cost base net amount - excess (decrease)			0.00	
AMIT cost base net amount - shortfall (increase)			0.00	
<u>Other amounts deducted from trust distribution</u>				
	Cash amount	Tax return label		
TFN amounts withheld	0.00	13R		
Non-resident withholding tax deducted	0.00			
Other expenses	0.00	13Y		
Net cash distribution	1,540.72			

This guide has been prepared to assist you in completing your income tax return for the year ending 2019. Australian tax laws are complex. You should seek your own tax advice if you have any doubts regarding your tax position. This guide has been prepared for general information only and should be read in conjunction with the Australian Taxation Office's ("ATO") instructions and publications.

Atlantic Pacific Australian Equity Fund (The "Fund") has elected to be/ intended to be an AMIT for the year ended 2019. The statement constitutes an Attribution Managed Investment Trust (AMIT) Member Annual Statement (AMMA Statement). Your AMMA statement includes the income attributed to you from the Fund relating to the financial year end 2019. You are required to include these amounts in your tax return for the 2019 financial year.

This AMMA statement is prepared for an Australian resident individual investor who holds units in the fund on a capital account. Both resident and non-resident unit holders should seek professional taxation advice in relation to this AMMA statement. The information reported on this AMMA statement will be provided to the ATO.

Part A - Your details

Part A are the details you provided and reported at the time this statement was generated.

Part B - Tax return information

Part B is a summary of the distribution components from your investments that are relevant for the completion of your 2019 tax return. For most investors, you can copy the amounts from Part B of this AMMA statement to your corresponding labels of the Tax Return (Supplementary Section) 2019. The breakdown of the components is shown in Part C of your AMMA statement.

Part C - Components of attribution

This section of your AMMA Statement gives you a detailed breakdown of components attributed to you. The information in Part C of your AMMA Statement may be required for you to complete other parts of your income tax return.

1. Australian income

The details provide a break up of Label 13U Non-primary production income and Label 13C Franked distributions from trusts. This information may be necessary for those investors who use the Application for refund of franking credits for individuals 2019.

2. Capital gains

Capital gains discount - Taxable Australian Property (TAP) and Non-taxable Australian Property (NTAP)

The capital gains tax discount is generally available for gains on the disposal of investment that have been held for at least 12 months. These items show the part of the capital gains attributed to you that are eligible for the capital gains tax discount. The taxable amount are shown under the Attribution column. Resident individuals and trusts are eligible for a 50% CGT discount and resident complying superannuation funds are eligible for a 33.33% CGT discount. Companies are not eligible for the CGT discount.

Capital gains other - Taxable Australian Property (TAP) and Non-taxable Australian Property (NTAP)

These items are capital gains attributed to you on the disposal of investments held by the fund which are disposed of within 12 months of acquisition. No adjustment is available for the 50% CGT discount.

Net capital gains

This amount represents the sum of the capital gains (discounted and other methods) which have been attributed to you.

AMIT CGT gross up amount

This item shows the additional amount treated as capital gains of members under ss 276-85(3) and (4) of the Income Tax Assessment Act 1997 ("ITAA" 1997), and is included in the AMIT cost base increase amount. This amount is equal to the sum of the attribution column for Capital gains discount - Taxable Australian Property (TAP) and Capital gains discount- Non-taxable Australian Property (NTAP).

Other capital gains distribution

Other capital gains distributions is shown in the Cash distribution column to represent the total amount of cash distributed in relation to all capital gains, other than the amounts already shown in the Cash distribution columns for Capital Gains Discount - NTAP & TAP and Capital Gains Other - NTAP & TAP.

3. Foreign income

The 'Foreign income' section includes all foreign income except foreign capital gains.

4. Other non-assessable amounts and cost base details

Other non-assessable amounts have been divided into three categories depending on the nature of the amount. These amounts are not immediately assessable for income tax purposes and are therefore not included in your tax return, however they may require an adjustment to the cost base of your unit holding and will be relevant in working out your gains/losses at the time you dispose of your units in the fund.

Other non-attributable amounts

Other non-attributable amounts are cash distributions and other entitlements from an AMIT that exceed the attribution amount, to the extent they are not already shown in other components. These amounts broadly correspond to amounts that for a non-AMIT are categorised, for example, as tax free (other than those amounts that are included in net exempt income) and tax deferred amounts (including returns of capital), and are reflected in the calculation of the AMIT cost base net amount - excess or shortfall. It does not include Other capital gains distributions which are shown at the capital gains section.

AMIT cost base net amounts

Under the AMIT regime you are required to adjust your cost base of your units as follows:

AMIT cost base net amount - excess (decrease). You must reduce the cost base and reduced cost base of your units in the Fund by the AMIT cost base net amount - excess. A capital gain may also arise if your AMIT cost base net amount - excess is greater than your cost base of your units in the fund.

AMIT cost base net amount - shortfall (increase). You must increase the cost base and reduced cost base of your unit in the Fund by the AMIT cost base net amount - shortfall.

End of Document

23900 - Dividends Received

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
NST.AX	Northern Star Resources Ltd	(\$100.00)	(\$210.00)	(52.38)%
RRL.AX	Regis Resources Limited	(\$160.00)	(\$320.00)	(50)%
SBM.AX	St Barbara Limited		(\$300.00)	100%
NCM.AX	Newcrest Mining Limited	(\$127.61)	(\$95.51)	33.61%
SHJ.AX	Shine Corporate Ltd - Ordinary Fully Paid		(\$45.00)	100%
EVN.AX	Evolution Mining Limited		(\$325.00)	100%
TOTAL		CY Balance	LY Balance	
		(\$387.61)	(\$1,295.51)	

Supporting Documents

- Investment Income Comparison Report [Report](#)
- Dividend Reconciliation Report [Report](#)
- Dividend-NST.pdf [NST.AX](#)
- RRL_Payment_Advice_2018_09_26 (1).pdf [RRL.AX](#)
- NCM_Dividend_Advice_2018_10_05.pdf [NCM.AX](#)
- NCM_Dividend_Advice_2019_03_22.pdf [NCM.AX](#)

Standard Checklist

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

Ward Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
NCM.AX Newcrest Mining Limited										
05/10/2018	75.25	0.00	75.25	32.25						
22/03/2019	52.36	0.00	52.36	22.44						
	127.61	0.00	127.61	54.69						
NST.AX Northern Star Resources Ltd										
28/09/2018	100.00	0.00	100.00	42.86						
	100.00	0.00	100.00	42.86						
RRL.AX Regis Resources Limited										
26/09/2018	160.00	0.00	160.00	68.57						
	160.00	0.00	160.00	68.57						
	387.61	0.00	387.61	166.12						

Ward Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	387.61	0.00	387.61	166.12						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	387.61	K
Franking Credits	166.12	L

Ward Superannuation Fund

Investment Income Comparison Report

As at 30 June 2019

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Managed Investments (Australian)											
OMF0003AU	Atlantic Pacific Australian Equity	30/06/2019	1,540.72	87.05	30/06/2019	30/06/2019	17,578.92	17,578.92	0.0876	1,540.72	
			1,540.72	87.05					0.0876	1,540.72	
Shares in Listed Companies (Australian)											
NCM.AX	Newcrest Mining Limited	05/10/2018	75.25	32.25	05/10/2018	28/08/2018	500.00	500.00	0.1505	75.25	32.25
NCM.AX	Newcrest Mining Limited	22/03/2019	52.36	22.44	22/03/2019	20/02/2019	500.00	500.00	0.1047	52.36	22.44
NST.AX	Northern Star Resources Ltd	28/09/2018	100.00	42.86	28/09/2018	06/09/2018	2,000.00	2,000.00	0.0500	100.00	42.86
RRL.AX	Regis Resources Limited	26/09/2018	160.00	68.57	26/09/2018	12/09/2018	2,000.00	2,000.00	0.0800	160.00	68.57
			387.61	166.12					0.3852	387.61	166.12
			1,928.33	253.17					0.4729	1,928.33	166.12

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

Tax History

◀ View:

NST, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Note: this tax history does not cover Employee Plan transactions. Please see Tax Statements for Employee Plan details.

Date range from (dd/mm/yyyy) to (dd/mm/yyyy)

Displaying Income & Tax History from 01 Jul 2018 to 30 Jun 2019

Payment Date	Issuer	HIN/SRN EMP ID	Payment Type	Franked Amount	Unfranked Amount	Gross Amount	Withholding Tax	Net Amount	Franking Credit
28/09/2018	NST	X*****4663	Dividend (AUD/AUS)	100.00	0.00	100.00	0.00	100.00	42.86

Viewing 1 - 1 of 1

Chat **Feedback** s Limited

Type your message... [Send](#)



ABN 28 009 174 761

002130 000 RRL



MR FRANCIS JOHN WARD &
MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Update your information:

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

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	RRL
TFN/ABN Status	Quoted
Record Date	13 September 2018
Payment Date	26 September 2018
Direct Credit Reference No.	803592

2018 Final Dividend

Dear Shareholder,

This payment represents a final dividend of 8 cents per share for the year ended 30 June 2018. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 13 September 2018. This payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/rrl in order to update your TFN, bank account and other details online.

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	8 cents	2,000	\$160.00	\$0.00	\$160.00
Net Payment					\$160.00
Franking Credit					\$68.57

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

Your Payment Instruction

BANK OF WESTERN AUSTRALIA LTD
BSB: 302-100 Account number: XXXXX29

Amount Deposited
AUD\$160.00

24700 - Changes in Market Values of Investments

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$16,725.64)	(\$29,437.19)	(43.18)%
TOTAL		CY Balance	LY Balance	
		(\$16,725.64)	(\$29,437.19)	

Supporting Documents

- Realised Capital Gain Report [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- BUY SBM.pdf [24700](#)
- Buy SLR.pdf [24700](#)
- BUY IGO.pdf [24700](#)
- BUY RRL.pdf [24700](#)
- Market Movement [Report](#)
- BUY MYR.pdf [24700](#)
- Buy NCM.pdf [24700](#)
- BUY EVN.pdf [24700](#)
- Buy SAR.pdf [24700](#)

Standard Checklist

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

Ward Superannuation Fund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Atlantic Pacific Australian Equity										
	01/07/2018	Opening Balance	17,425.79	0.00	0.00	0.00	21,682.91	0.00	0.00	0.00
	01/07/2018	Purchase	153.13	188.90	0.00	0.00	21,871.81	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	(1,186.87)	0.00	20,684.94	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	1,534.62	0.00	22,219.56	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	0.20	0.00	22,219.76	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	(0.01)	0.00	22,219.75	0.00	0.00	0.00
	30/06/2019		17,578.92	188.90	347.94	0.00	22,219.75	0.00	0.00	0.00
Evolution Mining Limited										
	01/07/2018	Opening Balance	5,000.00	0.00	0.00	0.00	17,550.00	0.00	0.00	0.00
	13/08/2018	Disposal	(5,000.00)	(11,722.00)	0.00	0.00	5,828.00	14,735.25	11,722.00	3,013.25
	13/08/2018	Writeback	0.00	0.00	(5,828.00)	0.00	0.00	0.00	0.00	0.00
	25/06/2019	Purchase	2,000.00	8,601.00	0.00	0.00	8,601.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	119.00	0.00	8,720.00	0.00	0.00	0.00
	30/06/2019		2,000.00	(3,121.00)	(5,709.00)	0.00	8,720.00	14,735.25	11,722.00	3,013.25
IGO Limited										
	25/06/2019	Purchase	2,000.00	9,670.86	0.00	0.00	9,670.86	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	(230.86)	0.00	9,440.00	0.00	0.00	0.00
	30/06/2019		2,000.00	9,670.86	(230.86)	0.00	9,440.00	0.00	0.00	0.00
Myer Holdings Limited										
	11/10/2018	Purchase	20,000.00	10,011.00	0.00	0.00	10,011.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	889.00	0.00	10,900.00	0.00	0.00	0.00
	30/06/2019		20,000.00	10,011.00	889.00	0.00	10,900.00	0.00	0.00	0.00
Newcrest Mining Limited										
	01/07/2018	Opening Balance	500.00	0.00	0.00	0.00	10,900.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	5,075.00	0.00	15,975.00	0.00	0.00	0.00
	30/06/2019		500.00	0.00	5,075.00	0.00	15,975.00	0.00	0.00	0.00
Northern Star Resources Ltd										
	01/07/2018	Opening Balance	2,000.00	0.00	0.00	0.00	14,520.00	0.00	0.00	0.00
	11/10/2018	Disposal	(2,000.00)	(9,538.00)	0.00	0.00	4,982.00	16,703.28	9,538.00	7,165.28
	11/10/2018	Writeback	0.00	0.00	(4,982.00)	0.00	0.00	0.00	0.00	0.00
	30/06/2019		0.00	(9,538.00)	(4,982.00)	0.00	0.00	16,703.28	9,538.00	7,165.28

Ward Superannuation Fund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Perseus Mining Limited										
	01/07/2018	Opening Balance	10,000.00	0.00	0.00	0.00	4,300.00	0.00	0.00	0.00
	05/10/2018	Disposal	(95.00)	(42.85)	0.00	0.00	4,257.15	27.00	42.85	(15.85)
	05/10/2018	Writeback	0.00	0.00	2.00	0.00	4,259.15	0.00	0.00	0.00
	15/10/2018	Disposal	(9,905.00)	(4,468.15)	0.00	0.00	(209.00)	3,813.43	4,468.15	(654.72)
	15/10/2018	Writeback	0.00	0.00	209.00	0.00	0.00	0.00	0.00	0.00
	30/06/2019		0.00	(4,511.00)	211.00	0.00	0.00	3,840.43	4,511.00	(670.57)
Ramelius Resources Limited										
	01/07/2018	Opening Balance	15,000.00	0.00	0.00	0.00	8,700.00	0.00	0.00	0.00
	11/10/2018	Disposal	(15,000.00)	(6,922.00)	0.00	0.00	1,778.00	6,889.00	6,922.00	(33.00)
	11/10/2018	Writeback	0.00	0.00	(1,778.00)	0.00	0.00	0.00	0.00	0.00
	30/06/2019		0.00	(6,922.00)	(1,778.00)	0.00	0.00	6,889.00	6,922.00	(33.00)
Regis Resources Limited										
	01/07/2018	Opening Balance	2,000.00	0.00	0.00	0.00	10,240.00	0.00	0.00	0.00
	11/10/2018	Disposal	(2,000.00)	(6,631.00)	0.00	0.00	3,609.00	7,570.60	6,631.00	939.60
	11/10/2018	Writeback	0.00	0.00	(3,609.00)	0.00	0.00	0.00	0.00	0.00
	25/06/2019	Purchase	2,000.00	10,051.00	0.00	0.00	10,051.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	509.00	0.00	10,560.00	0.00	0.00	0.00
	30/06/2019		2,000.00	3,420.00	(3,100.00)	0.00	10,560.00	7,570.60	6,631.00	939.60
Saracen Mineral Holdings Limited										
	01/07/2018	Opening Balance	5,000.00	0.00	0.00	0.00	10,950.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	7,450.00	0.00	18,400.00	0.00	0.00	0.00
	30/06/2019		5,000.00	0.00	7,450.00	0.00	18,400.00	0.00	0.00	0.00
Shine Corporate Ltd - Ordinary Fully Paid										
	01/07/2018	Opening Balance	1,500.00	0.00	0.00	0.00	1,455.00	0.00	0.00	0.00
	12/07/2018	Disposal	(1,500.00)	(4,016.00)	0.00	0.00	(2,561.00)	1,219.00	4,016.00	(2,797.00)
	12/07/2018	Writeback	0.00	0.00	2,561.00	0.00	0.00	0.00	0.00	0.00
	30/06/2019		0.00	(4,016.00)	2,561.00	0.00	0.00	1,219.00	4,016.00	(2,797.00)
Silver Lake Resources Limited										
	01/07/2018	Opening Balance	12,000.00	0.00	0.00	0.00	7,200.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	7,860.00	0.00	15,060.00	0.00	0.00	0.00
	30/06/2019		12,000.00	0.00	7,860.00	0.00	15,060.00	0.00	0.00	0.00

Ward Superannuation Fund
Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
St Barbara Limited										
	01/07/2018	Opening Balance	3,000.00	0.00	0.00	0.00	14,490.00	0.00	0.00	0.00
	30/07/2018	Disposal	(3,000.00)	(8,982.00)	0.00	0.00	5,508.00	14,985.00	8,982.00	6,003.00
	30/07/2018	Writeback	0.00	0.00	(5,508.00)	0.00	0.00	0.00	0.00	0.00
	25/06/2019	Purchase	3,000.00	8,801.00	0.00	0.00	8,801.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	19.00	0.00	8,820.00	0.00	0.00	0.00
	30/06/2019		3,000.00	(181.00)	(5,489.00)	0.00	8,820.00	14,985.00	8,982.00	6,003.00
Virgin Australia International Holdings										
	01/07/2018	Opening Balance	16,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2019		16,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Market Movement					3,105.08				13,620.56	16,725.64

Ward Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

	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	3,585.90				
Current year capital losses - Collectables	0.00				
Total Losses Available	3,585.90				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	17,206.46	17,206.46	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	578.86	578.86	0.00	0.00	0.00
Capital Gains Before Losses applied	17,785.32	17,785.32	0.00	0.00	0.00
Losses and discount applied					
Losses applied	3,585.90	3,585.90	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	14,199.42	14,199.42	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	4,733.14				
CGT Discount applied - Collectables	0.00				

Ward Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	9,466.28				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	9,466.28				
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

Ward Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

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
Managed Investments (Australian)												
Atlantic Pacific Australian Equity												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	578.86	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	578.86	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	578.86	0.00	0.00
Shares in Listed Companies (Australian)												
Evolution Mining Limited												
23/09/2016	13/08/2018	2,000.00	4,841.00	5,894.10	1,053.10	4,841.00	4,841.00	0.00	0.00	1,053.10	0.00	0.00
08/06/2016	13/08/2018	3,000.00	6,881.00	8,841.15	1,960.15	6,881.00	6,881.00	0.00	0.00	1,960.15	0.00	0.00
		5,000.00	11,722.00	14,735.25	3,013.25	11,722.00	11,722.00	0.00	0.00	3,013.25	0.00	0.00
Northern Star Resources Ltd												
27/06/2016	11/10/2018	1,200.00	6,107.00	10,021.97	3,914.97	6,107.00	6,107.00	0.00	0.00	3,914.97	0.00	0.00
23/09/2016	11/10/2018	800.00	3,431.00	6,681.31	3,250.31	3,431.00	3,431.00	0.00	0.00	3,250.31	0.00	0.00
		2,000.00	9,538.00	16,703.28	7,165.28	9,538.00	9,538.00	0.00	0.00	7,165.28	0.00	0.00
Perseus Mining Limited												
12/04/2016	05/10/2018	95.00	42.85	27.00	(15.85)	42.85	42.85	0.00	0.00	0.00	0.00	(15.85)
12/04/2016	15/10/2018	9,905.00	4,468.15	3,813.43	(654.72)	4,468.15	4,468.15	0.00	0.00	0.00	0.00	(654.72)
		10,000.00	4,511.00	3,840.43	(670.57)	4,511.00	4,511.00	0.00	0.00	0.00	0.00	(670.57)
Ramelius Resources Limited												
18/05/2016	11/10/2018	10,000.00	4,711.00	4,592.67	(118.33)	4,711.00	4,711.00	0.00	0.00	0.00	0.00	(118.33)
23/09/2016	11/10/2018	5,000.00	2,211.00	2,296.33	85.33	2,211.00	2,211.00	0.00	0.00	85.33	0.00	0.00

Ward Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

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
Shares in Listed Companies (Australian)												
		15,000.00	6,922.00	6,889.00	(33.00)	6,922.00	6,922.00	0.00	0.00	85.33	0.00	(118.33)
Regis Resources Limited												
08/06/2016	11/10/2018	2,000.00	6,631.00	7,570.60	939.60	6,631.00	6,631.00	0.00	0.00	939.60	0.00	0.00
		2,000.00	6,631.00	7,570.60	939.60	6,631.00	6,631.00	0.00	0.00	939.60	0.00	0.00
Shine Corporate Ltd - Ordinary Fully Paid												
07/10/2014	12/07/2018	1,500.00	4,016.00	1,219.00	(2,797.00)	4,016.00	4,016.00	0.00	0.00	0.00	0.00	(2,797.00)
		1,500.00	4,016.00	1,219.00	(2,797.00)	4,016.00	4,016.00	0.00	0.00	0.00	0.00	(2,797.00)
St Barbara Limited												
23/09/2016	30/07/2018	1,000.00	3,011.00	4,995.00	1,984.00	3,011.00	3,011.00	0.00	0.00	1,984.00	0.00	0.00
07/06/2016	30/07/2018	2,000.00	5,971.00	9,990.00	4,019.00	5,971.00	5,971.00	0.00	0.00	4,019.00	0.00	0.00
		3,000.00	8,982.00	14,985.00	6,003.00	8,982.00	8,982.00	0.00	0.00	6,003.00	0.00	0.00
		38,500.00	52,322.00	65,942.56	13,620.56	52,322.00	52,322.00	0.00	0.00	17,206.46	0.00	(3,585.90)
		38,500.00	52,322.00	65,942.56	13,620.56	52,322.00	52,322.00	0.00	0.00	17,785.32	0.00	(3,585.90)

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT MYR ORDINARY FULLY PAID
ISSUER MYER HOLDINGS LTD

TRANSACTION DATE 09/10/2018
CONFIRMATION No. 5936095
ACCOUNT No. 242184
SETTLEMENT DATE 11/10/2018
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

**PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS**

QUANTITY	PRICE	CONSIDERATION
18216	0.5000	\$9,108.00
1784	0.5000	\$892.00
20000	0.5000	\$10,000.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$10,011.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT SBM ORDINARY FULLY PAID
ISSUER ST BARBARA LIMITED

TRANSACTION DATE 21/06/2019
CONFIRMATION No. 7327932
ACCOUNT No. 242184
SETTLEMENT DATE 25/06/2019
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
1099	2.9300	\$3,220.07
751	2.9300	\$2,200.43
567	2.9300	\$1,661.31
462	2.9300	\$1,353.66
47	2.9300	\$137.71
35	2.9300	\$102.55
24	2.9300	\$70.32
12	2.9300	\$35.16
3	2.9300	\$8.79
3000	2.9300	\$8,790.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$8,801.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.



Level 13, 130 Pitt Street, Sydney NSW 2000, Australia
GPO Box 5351, Sydney NSW 2001, Australia
Dealing Desk 1300 136 323 Client Services 1300 360 071
T +61 (0)2 9229 6100 F +61 (0)2 9221 9365
E info@cmcmarkets.com.au cmcmarkets.com.au

Buy confirmation transacted on the ASX Limited

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

CMC Markets Stockbroking Limited
ABN 69 081 002 851
Participant of the ASX Group
AFSL No. 246381

FINANCIAL PRODUCT NCM ORDINARY FULLY PAID
ISSUER NEWCREST MINING

CONFIRMATION No. 4234022
ACCOUNT No. 242184
SETTLEMENT DATE 09/06/2016
SETTLEMENT TIME 11:00 am
TRANSACTION DATE 07/06/2016
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
250	21.6700	\$5,417.50
250	21.6700	\$5,417.50
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$5,428.50

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

REGISTRATION DETAILS

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309



Bill Code: 9340
Ref: 03304752421845

If incorrect please amend and return

Contact your participating Bank, Credit Union or Building Society
to make payment from your cheque or savings account.

Payment Options

A. CMC Markets Cash Account

We operate this facility with Bankwest and have found it the most convenient way to settle your financial product transactions. There are no account keeping fees and your account is debited automatically at the Settlement Time. Please call us to open an account.

B. BPAY

BPAY is a simple and effective way of depositing funds into our trust account. The service is offered through all the major banks and registering is simply done by calling your bank's BPAY telephone number. Once registered, to make a payment, please call your participating financial institution to make payment. You will need to quote the Biller Code and your BPAY reference number (refer above). Payment must be effected on the day before the Settlement Time to ensure purchases are settled on time.

C. Electronic Funds Transfer (EFT)

Trust Account Name: CMC Markets Stockbroking Limited Trust Account
BSB: 302-100 Account No: 0330475
Branch: BankWest Sydney - 84 King Street, Sydney NSW 2000
Important: If using EFT please ensure that your CMC Markets Stockbroking account number is entered into the Lodgement Reference Number (LRN) field. We may not be able to identify your payment if this number is not supplied

D. Payment by Cheque. Please tick if cheque enclosed

Detach and send slip with payment. Please ensure we receive your cheque by the settlement time on the settlement date. This may require you to send funds by mail n T+1 (the day after the trade date). Please post all payments our nearest CMC Markets Stockbroking post office box.



Level 13, 130 Pitt Street, Sydney NSW 2000, Australia
GPO Box 5351, Sydney NSW 2001, Australia
Dealing Desk 1300 136 323 Client Services 1300 360 071
T +61 (0)2 9229 6100 F +61 (0)2 9221 9365
E info@cmcmarkets.com.au cmcmarkets.com.au

Buy confirmation transacted on the ASX Limited

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

CMC Markets Stockbroking Limited
ABN 69 081 002 851
Participant of the ASX Group
AFSL No. 246381

FINANCIAL PRODUCT SLR ORDINARY FULLY PAID
ISSUER SILVER LAKE RESOURCE

CONFIRMATION No. 4140832
ACCOUNT No. 242184
SETTLEMENT DATE 14/04/2016
SETTLEMENT TIME 11:00 am
TRANSACTION DATE 12/04/2016
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
12000	0.3700	\$4,440.00
12000	0.3700	\$4,440.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$4,451.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

REGISTRATION DETAILS

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309



Bill Code: 9340
Ref: 03304752421845

If incorrect please amend and return

Contact your participating Bank, Credit Union or Building Society
to make payment from your cheque or savings account.

Payment Options

A. CMC Markets Cash Account

We operate this facility with Bankwest and have found it the most convenient way to settle your financial product transactions. There are no account keeping fees and your account is debited automatically at the Settlement Time. Please call us to open an account.

B. BPAY

BPAY is a simple and effective way of depositing funds into our trust account. The service is offered through all the major banks and registering is simply done by calling your bank's BPAY telephone number. Once registered, to make a payment, please call your participating financial institution to make payment. You will need to quote the Biller Code and your BPAY reference number (refer above). Payment must be effected on the day before the Settlement Time to ensure purchases are settled on time.

C. Electronic Funds Transfer (EFT)

Trust Account Name: CMC Markets Stockbroking Limited Trust Account
BSB: 302-100 Account No: 0330475
Branch: BankWest Sydney - 84 King Street, Sydney NSW 2000
Important: If using EFT please ensure that your CMC Markets Stockbroking account number is entered into the Lodgement Reference Number (LRN) field. We may not be able to identify your payment if this number is not supplied

D. Payment by Cheque. Please tick if cheque enclosed

Detach and send slip with payment. Please ensure we receive your cheque by the settlement time on the settlement date. This may require you to send funds by mail n T+1 (the day after the trade date). Please post all payments our nearest CMC Markets Stockbroking post office box.

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT EVN ORDINARY FULLY PAID
ISSUER EVOLUTION MINING LTD

TRANSACTION DATE 21/06/2019
CONFIRMATION No. 7328041
ACCOUNT No. 242184
SETTLEMENT DATE 25/06/2019
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
2000	4.2950	\$8,590.00
2000	4.2950	\$8,590.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$8,601.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT IGO ORDINARY FULLY PAID
ISSUER INDEPENDENCE GROUP

TRANSACTION DATE 21/06/2019
CONFIRMATION No. 7327992
ACCOUNT No. 242184
SETTLEMENT DATE 25/06/2019
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

**PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS**

QUANTITY	PRICE	CONSIDERATION
600	4.8300	\$2,898.00
464	4.8300	\$2,241.12
460	4.8300	\$2,221.80
248	4.8300	\$1,197.84
200	4.8300	\$966.00
28	4.8250	\$135.10
2000	4.8299	\$9,659.86
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$9,670.86

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.



Level 13, 130 Pitt Street, Sydney NSW 2000, Australia
GPO Box 5351, Sydney NSW 2001, Australia
Dealing Desk 1300 136 323 Client Services 1300 360 071
T +61 (0)2 9229 6100 F +61 (0)2 9221 9365
E info@cmcmarkets.com.au cmcmarkets.com.au

Buy confirmation transacted on the ASX Limited

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

CMC Markets Stockbroking Limited
ABN 69 081 002 851
Participant of the ASX Group
AFSL No. 246381

FINANCIAL PRODUCT SAR ORDINARY FULLY PAID
ISSUER SARACEN MINERAL

CONFIRMATION No. 4236766
ACCOUNT No. 242184
SETTLEMENT DATE 10/06/2016
SETTLEMENT TIME 11:00 am
TRANSACTION DATE 08/06/2016
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
5000	1.3300	\$6,650.00
5000	1.3300	\$6,650.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$6,661.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

REGISTRATION DETAILS

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309



Bill Code: 9340
Ref: 03304752421845

If incorrect please amend and return

Contact your participating Bank, Credit Union or Building Society
to make payment from your cheque or savings account.

Payment Options

A. CMC Markets Cash Account

We operate this facility with Bankwest and have found it the most convenient way to settle your financial product transactions. There are no account keeping fees and your account is debited automatically at the Settlement Time. Please call us to open an account.

B. BPAY

BPAY is a simple and effective way of depositing funds into our trust account. The service is offered through all the major banks and registering is simply done by calling your bank's BPAY telephone number. Once registered, to make a payment, please call your participating financial institution to make payment. You will need to quote the Biller Code and your BPAY reference number (refer above). Payment must be effected on the day before the Settlement Time to ensure purchases are settled on time.

C. Electronic Funds Transfer (EFT)

Trust Account Name: CMC Markets Stockbroking Limited Trust Account
BSB: 302-100 Account No: 0330475
Branch: BankWest Sydney - 84 King Street, Sydney NSW 2000
Important: If using EFT please ensure that your CMC Markets Stockbroking account number is entered into the Lodgement Reference Number (LRN) field. We may not be able to identify your payment if this number is not supplied

D. Payment by Cheque. Please tick if cheque enclosed

Detach and send slip with payment. Please ensure we receive your cheque by the settlement time on the settlement date. This may require you to send funds by mail n T+1 (the day after the trade date). Please post all payments our nearest CMC Markets Stockbroking post office box.

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT RRL ORDINARY FULLY PAID
ISSUER REGIS RESOURCES

TRANSACTION DATE 21/06/2019
CONFIRMATION No. 7327886
ACCOUNT No. 242184
SETTLEMENT DATE 25/06/2019
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
900	5.0200	\$4,518.00
635	5.0200	\$3,187.70
320	5.0200	\$1,606.40
145	5.0200	\$727.90
2000	5.0200	\$10,040.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$10,051.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

25000 - Interest Received

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BWAMI9070129	Bank West Account 907012-9	(\$223.34)	(\$0.40)	55735%
CUA50877339	CUA Everyday Business Account	(\$0.04)		100%
CUS22068659	QCCU 22068659	(\$1.32)	(\$6.18)	(78.64)%
CUS22068660	QCCU 22068660		(\$0.06)	100%
WARD0009_ATOINTEREST	ATO Interest	(\$0.75)		100%
ECU335737S10	ECU Australia Smart Saver Account S10		(\$0.08)	100%
ECU Australia S15 E-	ECU Australia S15 E-Saver		(\$0.54)	100%
TOTAL		CY Balance	LY Balance	
		(\$225.45)	(\$7.26)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- Bank West Account 9070129.pdf [BWAMI9070129](#)
- INTEREST Rec'd CUA Everyday Business Acct.pdf [CUA50877339](#)
- INTEREST Rec'd QCCU.pdf [CUS22068659](#)
- INTEREST ATO Activity Statement Account.pdf [WARD0009_ATOINTEREST](#)

Standard Checklist

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

Ward Superannuation Fund Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
BWAMI9070129 Bank West Account 907012-9					
31/07/2018	0.07	0.07			
31/08/2018	1.15	1.15			
28/09/2018	1.28	1.28			
31/10/2018	18.05	18.05			
30/11/2018	26.54	26.54			
31/12/2018	27.43	27.43			
31/01/2019	27.44	27.44			
28/02/2019	24.80	24.80			
29/03/2019	25.70	25.70			
30/04/2019	28.39	28.39			
31/05/2019	27.53	27.53			
28/06/2019	14.96	14.96			
	223.34	223.34			
CUA50877339 CUA Everyday Business Account					
31/12/2018	0.01	0.01			
30/06/2019	0.03	0.03			
	0.04	0.04			
CUS22068659 QCCU 22068659					
31/07/2018	0.73	0.73			

Ward Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
29/08/2018	0.59	0.59			
	1.32	1.32			
	224.70	224.70			
Other Assets					
WARD0009_ATOINTEREST ATO Interest					
19/09/2018	0.75	0.75			
	0.75	0.75			
	0.75	0.75			
TOTAL	225.45	225.45			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	225.45	11C



17 October 2019



040 - 017510

MR F WARD & MRS S WARD
ATF WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Re: **MR F WARD & MRS S WARD**
ATF WARD SUPERANNUATION FUND A/C

CMC Markets Cash Account: **302-100 9070129**

CMC Markets Cash Account
Annual Tax Statement
For the Year Ended 30 June 2019

Opening Balance	01/07/2018	\$4,409.78
Closing Balance	30/06/2019	\$6,919.91
Income Distribution for CMT		\$223.34
<i>Paid in period 01/07/2018 to 30/06/2019</i>		
Resident Withholding Tax		\$0.00
Non-Resident Withholding Tax		\$0.00

Should you require any additional information please contact CMC Markets on 1300 360 071 or Colonial First State's Client Services Team on 1300 663 117 (option 3).

The CMC Markets Cash Account (**Cash Account**) is a deposit product of Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945. Bankwest has appointed Colonial First State Investments Limited (CFSIL), ABN 98 002 348 352, AFSL 232468 (Colonial First State) to collect information, administer and otherwise deal with matters relating to the Cash Account. BWA Managed Investments (BWAMI) is a specialist cash management business and forms part of CFSIL. This document has been prepared by Colonial First State based on its understanding of current regulatory requirements and laws as at 30 Jun 2019. Whilst all care has been taken in the preparation of this document (using sources believed to be reliable and accurate), to the maximum extent permitted by law, no person including Colonial First State or any other member of the Commonwealth Bank group of companies, accepts responsibility for any loss suffered by any person arising from reliance on this information. This document does not take into account any person's investment objectives, financial situation or needs. You should read the Product Information Statement (PIS) before making an investment decision and should consider talking to a financial adviser. The PIS can be obtained by calling our specialist call centre on 1300 663 117.

Please retain this statement for tax purposes.

CMC MARKETS CASH ACCOUNT STATEMENT

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

BSB Number	302-100
Account Number	907012-9
Period	1 Jan 19 - 28 Jun 19
Page 1 of 2	Statement Number 100



BS1793AN59 129874-000000 (040D)
MR F WARD & MRS S WARD
ATF WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Account of: **FRANCIS JOHN WARD**
SARAH JANE WARD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 907012-9

Date	Particulars	Debit	Credit	Balance
01 JAN 19	OPENING BALANCE			58,751.11
31 JAN 19	CREDIT INTEREST		27.44	58,778.55
28 FEB 19	CREDIT INTEREST		24.80	58,803.35
22 MAR 19	DIVIDEND NCM DIV		52.36	58,855.71
29 MAR 19	CREDIT INTEREST		25.70	58,881.41
30 APR 19	CREDIT INTEREST		28.39	58,909.80
22 MAY 19	ATO ATO007000010456635		91.48	59,001.28
31 MAY 19	CREDIT INTEREST		27.53	59,028.81
21 JUN 19	TRANSFER TO NOM AC	15,000.00		44,028.81
25 JUN 19	7328041 BGHT 2000 EVN @ 4.2950	8,601.00		
25 JUN 19	7327932 BGHT 3000 SBM @ 2.9300	8,801.00		
25 JUN 19	7327992 BGHT 2000 IGO @ 4.8299	9,670.86		
25 JUN 19	7327886 BGHT 2000 RRL @ 5.0200	10,051.00		6,904.95
28 JUN 19	CREDIT INTEREST		14.96	6,919.91
28 JUN 19	CLOSING BALANCE			6,919.91
	TOTAL DEBITS	\$52,123.86		
	TOTAL CREDITS		\$292.66	
31 DEC 18	CREDIT INTEREST RATES			
	Tier 1	\$0.00 to	\$9,999.99 @	0.0100% p.a.
	Tier 2	\$10,000.00 to	\$19,999.99 @	0.0500% p.a.
	Tier 3	\$20,000.00 to	\$49,999.99 @	0.0500% p.a.
	Tier 4	\$50,000.00 to	\$199,999.99 @	0.5500% p.a.
	Tier 5	\$200,000.00 to	\$499,999.99 @	1.0000% p.a.
	Tier 6	\$500,000.00+	@	1.2500% p.a.
05 JUN 19	CREDIT INTEREST RATES			
	Tier 1	\$0.00 to	\$9,999.99 @	0.0100% p.a.
	Tier 2	\$10,000.00 to	\$19,999.99 @	0.0500% p.a.
	Tier 3	\$20,000.00 to	\$49,999.99 @	0.0500% p.a.
	Tier 4	\$50,000.00 to	\$199,999.99 @	0.3500% p.a.
	Tier 5	\$200,000.00 to	\$499,999.99 @	0.7500% p.a.
	Tier 6	\$500,000.00+	@	1.0000% p.a.

BS1793AN59 / 129874 / 0002455

**CMC MARKETS CASH ACCOUNT
STATEMENT**

Bankwest Place
300 Murray Street,
Perth WA 6000

BSB Number	302-100
Account Number	907012-9
Period	30 Jun 18 - 31 Dec 18
Page 1 of 2	Statement Number 99



BS3653AN51 109398-000000 (040D)
MR F WARD & MRS S WARD
ATF WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Account of: **FRANCIS JOHN WARD
SARAH JANE WARD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 907012-9

Date	Particulars	Debit	Credit	Balance
30 JUN 18	OPENING BALANCE			4,409.78
12 JUL 18	5636755 SOLD 1500 SHJ @ 0.8200		1,219.00	5,628.78
30 JUL 18	5680940 SOLD 3000 SBM @ 5.0000		14,985.00	20,613.78
31 JUL 18	CREDIT INTEREST		0.07	
31 JUL 18	PAYMENT TO CMC MARKETS STOCKBROKING	2,000.00		18,613.85
13 AUG 18	5719061 SOLD 5000 EVN @ 2.9500		14,735.25	33,349.10
31 AUG 18	CREDIT INTEREST		1.15	33,350.25
26 SEP 18	DIVIDEND RRL DIVIDEND		160.00	33,510.25
28 SEP 18	CREDIT INTEREST		1.28	
28 SEP 18	DIVIDEND NST FNL DIV 2018		100.00	33,611.53
05 OCT 18	5905606 SOLD 95 PRU @ 0.4000		27.00	
05 OCT 18	DIVIDEND NCM DIV		75.25	33,713.78
11 OCT 18	5935080 SOLD 2000 NST @ 8.3600		16,703.28	
11 OCT 18	5935252 SOLD 2000 RRL @ 3.7908		7,570.60	
11 OCT 18	5935693 SOLD 15000 RMS @ 0.4600		6,889.00	
11 OCT 18	5936095 BGHT 20000 MYR @ 0.5000	10,011.00		54,865.66
15 OCT 18	5946119 SOLD 9905 PRU @ 0.3850		3,813.43	58,679.09
31 OCT 18	CREDIT INTEREST		18.05	58,697.14
30 NOV 18	CREDIT INTEREST		26.54	58,723.68
31 DEC 18	CREDIT INTEREST		27.43	58,751.11
31 DEC 18	CLOSING BALANCE			58,751.11
	TOTAL DEBITS	\$12,011.00		
	TOTAL CREDITS		\$66,352.33	
29 JUN 18	CREDIT INTEREST RATES			
	Tier 1	\$0.00 to	\$9,999.99 @	0.0100% p.a.
	Tier 2	\$10,000.00 to	\$19,999.99 @	0.0500% p.a.
	Tier 3	\$20,000.00 to	\$49,999.99 @	0.0500% p.a.
	Tier 4	\$50,000.00 to	\$199,999.99 @	0.5500% p.a.
	Tier 5	\$200,000.00 to	\$499,999.99 @	1.0000% p.a.
	Tier 6	\$500,000.00+	@	1.2500% p.a.

BS3653AN51 / 109398 / 0002921



Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 100, Brisbane QLD 4001

Your details

Customer number: 9134849
BSB: 814-282
Issue date: 21/07/2019

Date	Description	Debits	Credits	Balance
21 Jul	CLOSING BALANCE			3,264.32

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.03	\$0.00	\$0.04



**Queensland
COUNTRY
CREDIT UNION**



096590101271
040

WARD SUPERANNUATION FUND
1419 MT ALFORD RD
MOOGERAH QLD 4309

STATEMENT SUMMARY

Credit Union BSB No 704-640
Member No 200335737
Statement 1 of 1
Statement Ends 31-Jul-2018
Shares 10.00

ACCOUNT SUMMARY

ACCOUNT 22068659 Business Online Saver **Closing Balance** \$145.93



Terms, conditions, fees and eligibility criteria apply and are available on request. Before acquiring this product you should consider whether or not it is appropriate for you. Queensland Country Credit Union Limited ABN 77 087 651 027 AFSL 244 533

Date	Transaction Details	Debit	Credit	Balance
22068659 Business Online Saver				
Ward Superannuation Fund				
	Opening Balance			530.20
30-Jul-18	Payment to 633-000 147076798 SUPERAN Osko Payment To SUPERANNUATION AUDIT ASSISTANC Account 14707679 Ref#298658	385.00		145.20
31-Jul-18	Interest Credit Interest Credit Year to Date \$0.73		0.73	145.93
	Closing Balance			145.93
	Account Totals	385.00	0.73	



**Queensland
COUNTRY
CREDIT UNION**



097020101289
040

WARD SUPERANNUATION FUND
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

STATEMENT SUMMARY

Credit Union BSB No	704-640
Member No	200335737
Statement	1 of 1
Statement Ends	31-Aug-2018
Shares	10.00

ACCOUNT SUMMARY

ACCOUNT	Closing Balance
22068659 Business Online Saver	\$-0.00

**GENUINE ADVICE,
EVERY TIME.**

NEW CAR LOAN SPECIAL
5.99% p.a.

COMPARISON RATE*
6.59% p.a.

LET QUEENSLAND COUNTRY CREDIT UNION LEND A HAND WITH OUR AWARD WINNING NEW CAR LOAN.

Normal lending criteria, terms, conditions & fees apply and are available on request. Queensland Country Credit Union Limited
ABN 77 087 651 027 Australian Credit Licence 244 533.

Date	Transaction Details	Debit	Credit	Balance
22068659 Business Online Saver				
Ward Superannuation Fund				
	Opening Balance			145.93
1-Aug-18	Direct Credit CMC MARKETS STOC - 5122466		2,000.00	2,145.93
1-Aug-18	Internet Ext Transfer Ext Tfr - NET#47071030 to 167066970Senrico Pty LtdMET - Suncorp Operations Services Inv.199919	1,760.00		385.93
29-Aug-18	Interest Credit		0.59	386.52
29-Aug-18	Closing withdrawal/redemption - transfer	386.52		-0.00
	Interest Credit Year to Date \$1.32			
	Closing Balance			-0.00
	Account Totals	2,146.52	2,000.59	



0CX0003



Australian Government

Australian Taxation Office

Agent SAM GRECO & CO.
Client THE TRUSTEE FOR WARD
 SUPERANNUATION FUND
ABN 70 949 894 694
TFN 895 919 698

Income tax 551

Date generated	14/08/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **01 July 2017** to **14 August 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 Aug 2018	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$55.01	\$55.01 CR
9 Aug 2018	9 Aug 2018	Interest on overpayment for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$0.75	\$55.76 CR
9 Aug 2018	14 Aug 2018	EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$55.76		\$0.00
15 Aug 2018	14 Aug 2018	Repaid EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$55.76	\$55.76 CR
15 Aug 2018	20 Aug 2018	Cheque refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$55.76		\$0.00
17 May 2019	17 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$91.48	\$91.48 CR
17 May 2019	22 May 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$91.48		\$0.00

30100 - Accountancy Fees

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$3,520.00		100%
TOTAL		CY Balance	LY Balance	
		\$3,520.00		

Supporting Documents

- General Ledger [Report](#)
- Accountancy Fee.pdf
- ACCOUNTANCY Fees 2017.pdf [30100](#)
- ACCOUNTANCY Fees 2018.pdf [30100](#)
- Accountancy Fee.pdf [30100](#)

Standard Checklist

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

Ward Superannuation Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
01/08/2018	Internet Ext Transfer Ext Tfr - NET#47071030 to 167066970Senrico Pty LtdMET - Suncorp Operations Services Inv.199919		1,760.00		1,760.00 DR
23/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 484799 167066970 Senrico Pty Ltd REF: INV-202284		1,760.00		3,520.00 DR
			3,520.00		3,520.00 DR
Total Debits:	3,520.00				
Total Credits:	0.00				

Sam Greco & Co - Business Focused Solutions

By: SUNIL

18 October, 2020

Report: Debtors Ledger Entries By Client
 Client Range: WARD0009
 Debtors Ledger Range: 01/07/2018 to 30/06/2019

Debtors Ledger Entries By Client

Reference	Debtor Type	Invoice	Receipt	Debit (Ex Tax)	Tax	Credit (Ex Tax)	Tax	Balance
WARD0009 -- Ward Superannuation Fund								0.00
12/07/2018	Invoice	199919		1,600.00	160.00			1,760.00
02/08/2018	Receipt Item	199919	047054			1,600.00	160.00	0.00
26/04/2019	Invoice	202284		1,600.00	160.00			1,760.00
24/06/2019	Receipt Item	202284	049301			1,600.00	160.00	0.00
				3,200.00	320.00	3,200.00	320.00	
Totals				3,200.00	320.00	3,200.00	320.00	
Total (Inc Tax)								
Total (Ex Tax)								



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

John Ward
 Ward Superannuation Fund
 PO Box 51
 KALBAR QLD 4309

Tax Invoice
199919
 Ref: WARD0009
 12 July, 2018

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2017 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2017 Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2017 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2017 Preparation of Resolution of Minutes for the period ended 30 June 2017 Sundry advice and Other Matters (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	

Terms: Strictly Seven Days **AMT Due \$ 1,760.00**
 The Amount Due Includes GST of \$160.00
 * Indicates Taxable Supply
Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Ward Superannuation Fund		Remittance Advice.		Invoice: 199919	
*Cheque *Cash *M/card & VISA Only				Ref: WARD0009	
				12 July, 2018	
*Direct Deposit - please use Invoice No. as your REFERENCE				Amt Due: \$ 1,760.00	
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970					
Card No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	Validation No.	<input type="text"/>
Cardholder	Signature	Expiry Date/.....			



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

Mr J Ward
 Ward Superannuation Fund
 PO Box 51
 KALBAR QLD 4309

Tax Invoice
202284
 Ref: WARD0009
 26 April, 2019

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2018 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2018 Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2018 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2018 Preparation of Resolution of Minutes for the period ended 30 June 2018 Sundry advice and Other Matters (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	

Terms: Strictly Seven Days **AMT Due \$ 1,760.00**
 The Amount Due Includes GST of \$160.00
 * Indicates Taxable Supply
Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Ward Superannuation Fund		Remittance Advice.		Invoice: 202284	
*Cheque *Cash *M/card & VISA Only				Ref: WARD0009	
				26 April, 2019	
*Direct Deposit - please use Invoice No. as your REFERENCE				Amt Due: \$ 1,760.00	
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970					
Card No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	Validation No.	<input type="text"/>
Cardholder	Signature	Expiry Date/.....			

30400 - ATO Supervisory Levy

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$518.00		100%
TOTAL		CY Balance	LY Balance	
		\$518.00		

Supporting Documents

- General Ledger [Report](#)
- ATO Supervisory Levy - 2018 Tax Return.pdf [30400](#)
- ATO Supervisory Levy - 2017 Tax return.pdf [30400](#)

Standard Checklist

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

Ward Superannuation Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
19/09/2018	Cheque Deposit		259.00		259.00 DR
22/05/2019	ATO AT0007000010456635		259.00		518.00 DR
			518.00		518.00 DR

Total Debits: 518.00

Total Credits: 0.00

Credit for interest on early payments – amount of interest

H1

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

H2

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

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

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

#Tax offset refunds

(Remainder of refundable tax offsets).

I

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

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable

S

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

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Tax losses carried forward to later income years

U

Net capital losses carried forward to later income years

V

Net capital losses brought forward from prior years

Non-Collectables	<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>

Net capital losses carried forward to later income years

<input type="text" value="0"/>
<input type="text" value="0"/>

Credit for interest on early payments – amount of interest

H1

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

H2

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

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

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

#Tax offset refunds

(Remainder of refundable tax offsets).

I

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

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable

S

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

#This is a mandatory label.

30700 - Auditor's Remuneration

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$803.00		100%
TOTAL		CY Balance	LY Balance	
		\$803.00		

Supporting Documents

- General Ledger [Report](#)
- 2017 WARD0009 Audit Invoice INV-0593.pdf
- 2018 WARD0009 Audit Invoice INV-0672.pdf

Standard Checklist

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

Notes

Sunil Kumar Gaur

Review Point | 30700

18/10/2020 07:03

The invoice for the Audit fee did not provide,

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
30/07/2018	Payment to 633-000 147076798 SUPERAN Osko Payment To SUPERANNUATION AUDIT ASSISTANC Account 14707679 Ref#298658		385.00		385.00 DR
17/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 633000 147076798 Superannuation Aud REF: INV-0672		418.00		803.00 DR
			803.00		803.00 DR

Total Debits: 803.00

Total Credits: 0.00

TAX INVOICE

Ward Superannuation Fund
Attention: John and Sarah
PO Box 51
KALBAR QLD 4309

Invoice Date
10 Jul 2018

Invoice Number
INV-0593

Reference
2017 Ward

ABN
18 160 477 430

Superannuation Audit
Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2017 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	350.00	10%	350.00
			Subtotal	350.00
			TOTAL GST 10%	35.00
			TOTAL AUD	385.00

Due Date: 24 Jul 2018

Bendigo Bank
BSB 633 000
Account 1470 767 98

(For direct deposits please use the invoice number or your fund name as a reference)



[View and pay online now](#)

PAYMENT ADVICE

Customer Ward Superannuation Fund
Invoice Number INV-0593
Amount Due **385.00**
Due Date 24 Jul 2018

Amount Enclosed

Enter the amount you are paying above

To: Superannuation Audit Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

TAX INVOICE

Ward Superannuation Fund
Attention: John and Sarah
PO Box 51
KALBAR QLD 4309

Invoice Date
26 Apr 2019

Invoice Number
INV-0672

Reference
2018 Ward

ABN
18 160 477 430

Superannuation Audit
Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2018 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	380.00	10%	380.00
			Subtotal	380.00
			TOTAL GST 10%	38.00
			TOTAL AUD	418.00

Due Date: 10 May 2019

Bendigo Bank
BSB 633 000
Account 1470 767 98

(For direct deposits please use the invoice number or your fund name as a reference)

[View and pay online now](#)

PAYMENT ADVICE

To: Superannuation Audit Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

Customer Ward Superannuation Fund
Invoice Number INV-0672
Amount Due **418.00**
Due Date 10 May 2019

Amount Enclosed

Enter the amount you are paying above

31500 - Bank Charges

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$14.00	100%
TOTAL		CY Balance	LY Balance	
			\$14.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Ward Superannuation Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

48500 - Income Tax Expense

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$713.40	(\$350.48)	(303.55)%
TOTAL		CY Balance	LY Balance	
		\$713.40	(\$350.48)	

Supporting Documents

- 2019 Statement Of Taxable Income.pdf 48500

Ward Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	14,038.23
Less	
Increase in MV of investments	3,104.89
Realised Accounting Capital Gains	13,620.56
Accounting Trust Distributions	1,540.72
	<u>18,266.17</u>
Add	
Franking Credits	253.17
Foreign Credits	1.23
Net Capital Gains	9,466.00
Taxable Trust Distributions	957.62
Distributed Foreign income	4.24
	<u>10,682.26</u>
SMSF Annual Return Rounding	(2.32)
	<u>6,452.00</u>
Taxable Income or Loss	<u>6,452.00</u>
Income Tax on Taxable Income or Loss	967.80
Less	
Franking Credits	253.17
Foreign Credits	1.23
	<u>713.40</u>
CURRENT TAX OR REFUND	713.40
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	972.40

49000 - Profit/Loss Allocation Account

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$13,325.02	\$31,265.34	(57.38)%
TOTAL		CY Balance	LY Balance	
		\$13,325.02	\$31,265.34	

Supporting Documents

No supporting documents

50000 - Members

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
WARFRA00001A	Ward, Francis John - Accumulation (Accumulation)	(\$128,227.90)		(\$14,292.82)		\$967.80	(\$141,552.92)	10.39%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$128,227.90)		(\$14,292.82)		\$967.80	(\$141,552.92)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)

Standard Checklist

- Attach copies of Members Statements

Ward Superannuation Fund Members Statement

Francis John Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	11/09/1960	Vested Benefits	141,552.92
Age:	58	Total Death Benefit	141,552.92
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	14/10/2008	Previous Salary	0.00
Service Period Start Date:	03/04/1993	Disability Benefit	0.00
Date Left Fund:			
Member Code:	WARFRA00001A		
Account Start Date	14/10/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

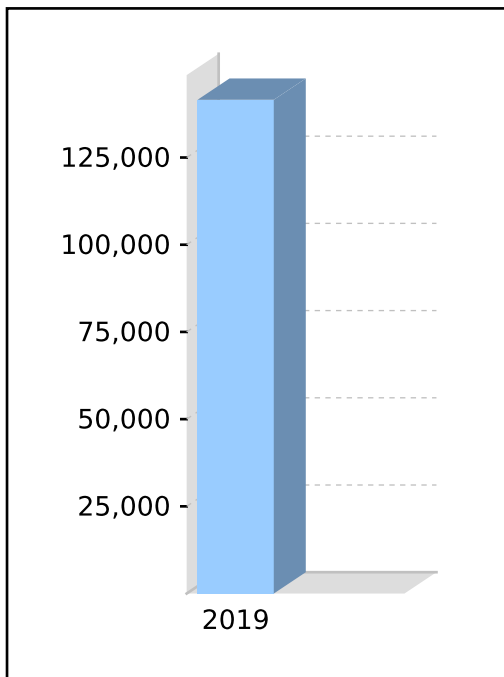
Total Benefits 141,552.92

Preservation Components

Preserved 137,501.06
Unrestricted Non Preserved 4,051.86
Restricted Non Preserved

Tax Components

Tax Free 15,940.22
Taxable 125,612.70



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	128,227.90
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	14,292.82
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	967.80
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 30/06/2019	141,552.92

Ward Superannuation Fund Members Statement

Sarah Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth : 07/02/1967

Age: 52

Tax File Number: Provided

Date Joined Fund: 14/10/2008

Service Period Start Date: 14/10/2008

Date Left Fund:

Member Code: WARSAR00001A

Account Start Date: 14/10/2008

Account Phase: Accumulation Phase

Account Description: Accumulation

Nominated Beneficiaries N/A

Vested Benefits

Total Death Benefit 0.00

Current Salary 0.00

Previous Salary 0.00

Disability Benefit 0.00

Your Balance

Total Benefits

Preservation Components

Preserved

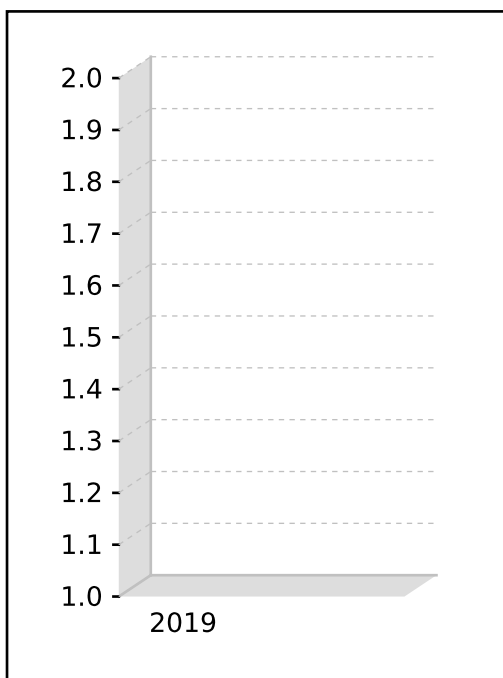
Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free

Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2018

Increases to Member account during the period

Employer Contributions

Personal Contributions (Concessional)

Personal Contributions (Non Concessional)

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings

Internal Transfer In

Decreases to Member account during the period

Pensions Paid

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

Excess Contributions Tax

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out

Closing balance at 30/06/2019

0.00

Ward Superannuation Fund
Members Summary

As at 30 June 2019

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Francis John Ward (Age: 58)											
WARFRA00001A - Accumulation											
128,227.90			14,292.82				967.80				141,552.92
128,227.90			14,292.82				967.80				141,552.92
Sarah Ward (Age: 52)											
WARSAR00001A - Accumulation											
128,227.90			14,292.82				967.80				141,552.92

60400 - Bank Accounts

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CUS22068659	QCCU 22068659		\$530.20	100%
748MAC	Macrovue Forex Trade Cash - AUD	\$10,000.00		100%
BWAMI9070129	Bank West Account 907012-9	\$6,919.91	\$4,409.78	56.92%
CUA50877339	CUA Everyday Business Account	\$3,264.32		100%
TOTAL		CY Balance	LY Balance	
		\$20,184.23	\$4,939.98	

Supporting Documents

- Bank Statement Report [Report](#)
- QCCU Bank 22068659 - Aug 18.pdf [CUS22068659](#)
- Statement QCCU & CUA.pdf [CUS22068659](#)
- Macrovue Forex Cash -AUD.pdf [748MAC](#)
- Bank West Account 9070129.pdf [BWAMI9070129](#)
- CUA Everyday Business Account.pdf [CUA50877339](#)

Standard Checklist

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

Notes

Sunil Kumar Gaur

Client Query | CUS22068659

18/10/2020 04:44

Please provide Queensland Country Credit Union #22068659 statement from 01/07/2018 to 31/07/2018.

Completed Sunil Kumar Gaur
Provided

28/01/2021 15:42

Ward Superannuation Fund
Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / 748MAC
Account Name: Macrovue Forex Trade Cash - AUD
BSB and Account Number: 748

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
				\$ 10,000.00		\$ 10,000.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
24/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 012110 456662694 Macrovue Pty Ltd I REF: 7LEY86KY		10,000.00	10,000.00		
30/06/2019	CLOSING BALANCE			10,000.00		
			<u>10,000.00</u>			

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / BWAMI9070129
Account Name: Bank West Account 907012-9
BSB and Account Number: 302100 9070129

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 4,409.78		\$ 64,134.86		\$ 66,644.99		\$ 6,919.91	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2018	Opening Balance			4,409.78		
12/07/2018	5636755 SOLD 1500 SHJ @ 0.8200		1,219.00	5,628.78		
30/07/2018	5680940 SOLD 3000 SBM @ 5.0000		14,985.00	20,613.78		
31/07/2018	CREDIT INTEREST		0.07	20,613.85		
01/08/2018	Direct Credit CMC MARKETS STOC - 5122466 [PAYMENT TO CMC MARKETS STOCKBROKING]	2,000.00		18,613.85		
13/08/2018	5719061 SOLD 5000 EVN @ 2.9500		14,735.25	33,349.10		
31/08/2018	CREDIT INTEREST		1.15	33,350.25		
26/09/2018	DIVIDEND RRL DIVIDEND [System Matched Income Data]		160.00	33,510.25		
28/09/2018	CREDIT INTEREST		1.28	33,511.53		
28/09/2018	DIVIDEND NST FNL DIV 2018 [System Matched Income Data]		100.00	33,611.53		
05/10/2018	5905606 SOLD 95 PRU @ 0.4000		27.00	33,638.53		
05/10/2018	DIVIDEND NCM DIV [System Matched Income Data]		75.25	33,713.78		
11/10/2018	5935080 SOLD 2000 NST @ 8.3600		16,703.28	50,417.06		
11/10/2018	5935252 SOLD 2000 RRL @ 3.7908		7,570.60	57,987.66		
11/10/2018	5935693 SOLD 15000 RMS @ 0.4600		6,889.00	64,876.66		
11/10/2018	5936095 BGHT 20000 MYR @ 0.5000	10,011.00		54,865.66		
15/10/2018	5946119 SOLD 9905 PRU @ 0.3850		3,813.43	58,679.09		

Ward Superannuation Fund
Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/10/2018	CREDIT INTEREST		18.05	58,697.14		
30/11/2018	CREDIT INTEREST		26.54	58,723.68		
31/12/2018	CREDIT INTEREST		27.43	58,751.11		
31/01/2019	CREDIT INTEREST		27.44	58,778.55		
28/02/2019	CREDIT INTEREST		24.80	58,803.35		
22/03/2019	DIVIDEND NCM DIV [System Matched Income Data]		52.36	58,855.71		
29/03/2019	CREDIT INTEREST		25.70	58,881.41		
30/04/2019	CREDIT INTEREST		28.39	58,909.80		
22/05/2019	ATO AT0007000010456635		91.48	59,001.28		
31/05/2019	CREDIT INTEREST		27.53	59,028.81		
22/06/2019	ePayment From:CM(CMC MARKETS STOC REF: 7220056 [TRANSFER TO NOM AC]	15,000.00		44,028.81		
25/06/2019	7328041 BGHT 2000 EVN @ 4.2950	8,601.00		35,427.81		
25/06/2019	7327932 BGHT 3000 SBM @ 2.9300	8,801.00		26,626.81		
25/06/2019	7327992 BGHT 2000 IGO @ 4.8299	9,670.86		16,955.95		
25/06/2019	7327886 BGHT 2000 RRL @ 5.0200	10,051.00		6,904.95		
28/06/2019	CREDIT INTEREST		14.96	6,919.91		
30/06/2019	CLOSING BALANCE			6,919.91		
		<u>64,134.86</u>	<u>66,644.99</u>			

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / CUA50877339

Account Name: CUA Everyday Business Account

BSB and Account Number: 814282 50877339

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 12,407.00 \$ 15,671.32 \$ 3,264.32

Data Feed Used

None - Manually Input or Import

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
19/09/2018	Cheque Deposit		55.76	55.76		
20/09/2018	From: WARD SARAH REF: QCCU correction [Closing withdrawal/redemption - transfer Interest Credit Year to Date \$1.32]		386.52	442.28		
22/11/2018	REF:Battery & Xmas Pre S WARD 6 Dec From: WARD SARAH REF: Correction payment [Fast Pymt Out]	229.00		213.28		
22/11/2018	REF:Battery & Xmas Pre S WARD 6 Dec From: WARD SARAH REF: Correction payment [Fast Pymt Out]		229.00	442.28		
31/12/2018	Interest Paid		0.01	442.29		
17/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 633000 147076798 Superannuation Aud REF: INV-0672	418.00		24.29		
22/06/2019	ePayment From:CM(CMC MARKETS STOC REF: 7220056 [TRANSFER TO NOM AC]		15,000.00	15,024.29		
23/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 484799 167066970 Senrico Pty Ltd REF: INV-202284	1,760.00		13,264.29		
24/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 012110 456662694 Macrovue Pty Ltd I REF: 7LEY86KY	10,000.00		3,264.29		
30/06/2019	Interest Paid		0.03	3,264.32		
30/06/2019	CLOSING BALANCE			3,264.32		
		<u>12,407.00</u>	<u>15,671.32</u>			

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / CUS22068659

Account Name: QCCU 22068659

BSB and Account Number: 704640 22068659

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 530.20		\$ 2,531.52		\$ 2,001.32		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2018	Opening Balance			530.20		
30/07/2018	Payment to 633-000 147076798 SUPERAN Osko Payment To SUPERANNUATION AUDIT ASSISTANC Account 14707679 Ref#298658	385.00		145.20		
31/07/2018	Interest Credit Interest Credit Year to Date \$0.73		0.73	145.93		
01/08/2018	Direct Credit CMC MARKETS STOC - 5122466 [PAYMENT TO CMC MARKETS STOCKBROKING]		2,000.00	2,145.93		
01/08/2018	Internet Ext Transfer Ext Tfr - NET#47071030 to 167066970Senrico Pty LtdMET - Suncorp Operations Services Inv.199919	1,760.00		385.93		
29/08/2018	Interest Credit		0.59	386.52		
20/09/2018	From: WARD SARAH REF: QCCU correction [Closing withdrawal/redemption - transfer Interest Credit Year to Date \$1.32]	386.52		0.00		
30/06/2019	CLOSING BALANCE			0.00		
		<u>2,531.52</u>	<u>2,001.32</u>			



Macrovue Limited
Level 13, 130 Pitt St
Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@macrovue.com.au

Activity Report

Account Number: 748

Account Name: Ward Superannuation Fund

2018-07-01 to 2019-06-30

Date	Report Date	Type	Action	Amount(AUD)	Ending Cash(AUD)	Legacy
2019-06-18	2019-06-18	Deposit	Cash Deposit	10000	10,000.00	Legacy



17 October 2019



040 - 017510

MR F WARD & MRS S WARD
ATF WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Re: **MR F WARD & MRS S WARD**
ATF WARD SUPERANNUATION FUND A/C

CMC Markets Cash Account: **302-100 9070129**

CMC Markets Cash Account
Annual Tax Statement
For the Year Ended 30 June 2019

Opening Balance	01/07/2018	\$4,409.78
Closing Balance	30/06/2019	\$6,919.91
Income Distribution for CMT		\$223.34
<i>Paid in period 01/07/2018 to 30/06/2019</i>		
Resident Withholding Tax		\$0.00
Non-Resident Withholding Tax		\$0.00

Should you require any additional information please contact CMC Markets on 1300 360 071 or Colonial First State's Client Services Team on 1300 663 117 (option 3).

The CMC Markets Cash Account (**Cash Account**) is a deposit product of Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945. Bankwest has appointed Colonial First State Investments Limited (CFSIL), ABN 98 002 348 352, AFSL 232468 (Colonial First State) to collect information, administer and otherwise deal with matters relating to the Cash Account. BWA Managed Investments (BWAMI) is a specialist cash management business and forms part of CFSIL. This document has been prepared by Colonial First State based on its understanding of current regulatory requirements and laws as at 30 Jun 2019. Whilst all care has been taken in the preparation of this document (using sources believed to be reliable and accurate), to the maximum extent permitted by law, no person including Colonial First State or any other member of the Commonwealth Bank group of companies, accepts responsibility for any loss suffered by any person arising from reliance on this information. This document does not take into account any person's investment objectives, financial situation or needs. You should read the Product Information Statement (PIS) before making an investment decision and should consider talking to a financial adviser. The PIS can be obtained by calling our specialist call centre on 1300 663 117.

Please retain this statement for tax purposes.

CMC MARKETS CASH ACCOUNT STATEMENT

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

BSB Number	302-100
Account Number	907012-9
Period	1 Jan 19 - 28 Jun 19
Page 1 of 2	Statement Number 100



BS1793AN59 129874-000000 (040D)
MR F WARD & MRS S WARD
ATF WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Account of: **FRANCIS JOHN WARD**
SARAH JANE WARD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 907012-9

Date	Particulars	Debit	Credit	Balance
01 JAN 19	OPENING BALANCE			58,751.11
31 JAN 19	CREDIT INTEREST		27.44	58,778.55
28 FEB 19	CREDIT INTEREST		24.80	58,803.35
22 MAR 19	DIVIDEND NCM DIV		52.36	58,855.71
29 MAR 19	CREDIT INTEREST		25.70	58,881.41
30 APR 19	CREDIT INTEREST		28.39	58,909.80
22 MAY 19	ATO ATO007000010456635		91.48	59,001.28
31 MAY 19	CREDIT INTEREST		27.53	59,028.81
21 JUN 19	TRANSFER TO NOM AC	15,000.00		44,028.81
25 JUN 19	7328041 BGHT 2000 EVN @ 4.2950	8,601.00		
25 JUN 19	7327932 BGHT 3000 SBM @ 2.9300	8,801.00		
25 JUN 19	7327992 BGHT 2000 IGO @ 4.8299	9,670.86		
25 JUN 19	7327886 BGHT 2000 RRL @ 5.0200	10,051.00		6,904.95
28 JUN 19	CREDIT INTEREST		14.96	6,919.91
28 JUN 19	CLOSING BALANCE			6,919.91
	TOTAL DEBITS	\$52,123.86		
	TOTAL CREDITS		\$292.66	
31 DEC 18	CREDIT INTEREST RATES			
	Tier 1	\$0.00 to	\$9,999.99 @	0.0100% p.a.
	Tier 2	\$10,000.00 to	\$19,999.99 @	0.0500% p.a.
	Tier 3	\$20,000.00 to	\$49,999.99 @	0.0500% p.a.
	Tier 4	\$50,000.00 to	\$199,999.99 @	0.5500% p.a.
	Tier 5	\$200,000.00 to	\$499,999.99 @	1.0000% p.a.
	Tier 6	\$500,000.00+	@	1.2500% p.a.
05 JUN 19	CREDIT INTEREST RATES			
	Tier 1	\$0.00 to	\$9,999.99 @	0.0100% p.a.
	Tier 2	\$10,000.00 to	\$19,999.99 @	0.0500% p.a.
	Tier 3	\$20,000.00 to	\$49,999.99 @	0.0500% p.a.
	Tier 4	\$50,000.00 to	\$199,999.99 @	0.3500% p.a.
	Tier 5	\$200,000.00 to	\$499,999.99 @	0.7500% p.a.
	Tier 6	\$500,000.00+	@	1.0000% p.a.

BS1793AN59 / 129874 / 0002455

CMC MARKETS CASH ACCOUNT STATEMENT

Bankwest Place
300 Murray Street,
Perth WA 6000

BSB Number	302-100
Account Number	907012-9
Period	30 Jun 18 - 31 Dec 18
Page 1 of 2	Statement Number 99



BS3653AN51 109398-000000 (040D)
MR F WARD & MRS S WARD
ATF WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Account of: **FRANCIS JOHN WARD**
SARAH JANE WARD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 907012-9

Date	Particulars	Debit	Credit	Balance
30 JUN 18	OPENING BALANCE			4,409.78
12 JUL 18	5636755 SOLD 1500 SHJ @ 0.8200		1,219.00	5,628.78
30 JUL 18	5680940 SOLD 3000 SBM @ 5.0000		14,985.00	20,613.78
31 JUL 18	CREDIT INTEREST		0.07	
31 JUL 18	PAYMENT TO CMC MARKETS STOCKBROKING	2,000.00		18,613.85
13 AUG 18	5719061 SOLD 5000 EVN @ 2.9500		14,735.25	33,349.10
31 AUG 18	CREDIT INTEREST		1.15	33,350.25
26 SEP 18	DIVIDEND RRL DIVIDEND		160.00	33,510.25
28 SEP 18	CREDIT INTEREST		1.28	
28 SEP 18	DIVIDEND NST FNL DIV 2018		100.00	33,611.53
05 OCT 18	5905606 SOLD 95 PRU @ 0.4000		27.00	
05 OCT 18	DIVIDEND NCM DIV		75.25	33,713.78
11 OCT 18	5935080 SOLD 2000 NST @ 8.3600		16,703.28	
11 OCT 18	5935252 SOLD 2000 RRL @ 3.7908		7,570.60	
11 OCT 18	5935693 SOLD 15000 RMS @ 0.4600		6,889.00	
11 OCT 18	5936095 BGHT 20000 MYR @ 0.5000	10,011.00		54,865.66
15 OCT 18	5946119 SOLD 9905 PRU @ 0.3850		3,813.43	58,679.09
31 OCT 18	CREDIT INTEREST		18.05	58,697.14
30 NOV 18	CREDIT INTEREST		26.54	58,723.68
31 DEC 18	CREDIT INTEREST		27.43	58,751.11
31 DEC 18	CLOSING BALANCE			58,751.11
	TOTAL DEBITS	\$12,011.00		
	TOTAL CREDITS		\$66,352.33	
29 JUN 18	CREDIT INTEREST RATES			
	Tier 1	\$0.00 to	\$9,999.99 @	0.0100% p.a.
	Tier 2	\$10,000.00 to	\$19,999.99 @	0.0500% p.a.
	Tier 3	\$20,000.00 to	\$49,999.99 @	0.0500% p.a.
	Tier 4	\$50,000.00 to	\$199,999.99 @	0.5500% p.a.
	Tier 5	\$200,000.00 to	\$499,999.99 @	1.0000% p.a.
	Tier 6	\$500,000.00+	@	1.2500% p.a.

BS3653AN51 / 109398 / 0002921



Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 100, Brisbane QLD 4001

For help or enquiries?

133 282
www.cua.com.au

Your details

Customer number: 9134849
BSB: 814-282
Issue date: 21/07/2019



FRANCIS JOHN WARD & SARAH JANE WARD ATF
 WARD SUPERANNUATION
 1419 Mount Alford Rd
 MOOGERAH QLD 4309

My statement



Switch to paperless eStatements. Cut the clutter and protect your privacy by securely accessing your statements online 24/7. Find out how at cua.com.au/eStatements

Account	Account Name	Opening Balance:	+	Deposits, Payments & Credits:	-	Purchases, Interest & Charges:	=	Closing Balance:
50877339	Everyday Business	\$442.29		\$15,000.03		\$12,178.00		\$3,264.32

Transaction history

Statement period: 22 JAN 2019 To 21 JUL 2019

Account: 50877339 FRANCIS JOHN WARD & SARAH JANE WARD ATF WARD SUPERANNUATION **Known:** Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			442.29
17 Jun	TXN INITIATED BY-9112632 TRANSFER TO 633000 147076798 Superannuation Aud REF: INV-0672	418.00		24.29
22 Jun	ePayment From:CMC MARKETS STOC REF: 7220056		15,000.00	15,024.29
23 Jun	TXN INITIATED BY-9112632 TRANSFER TO 484799 167066970 Senrico Pty Ltd REF: INV-202284	1,760.00		13,264.29
24 Jun	TXN INITIATED BY-9112632 TRANSFER TO 012110 456662694 Macrovue Pty Ltd I REF: 7LEY86KY	10,000.00		3,264.29
30 Jun	Interest Paid		0.03	3,264.32



3751NNNNN 9134849

E-3751/S-957271-176674



Credit Union Australia Limited
ABN 44 087 650 959
AFSL and Australian credit licence 238317
GPO Box 100, Brisbane QLD 4001

Your details

Customer number: 9134849
BSB: 814-282
Issue date: 21/07/2019

Date	Description	Debits	Credits	Balance
21 Jul	CLOSING BALANCE			3,264.32

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.03	\$0.00	\$0.04

2019 Annual General Meeting

We're pleased to advise that the 2019 Annual General Meeting (**AGM**) of Credit Union Australia Limited (CUA) will be held on Wednesday, **13 November 2019** in Brisbane.

You're invited to attend the AGM, where active CUA members can:

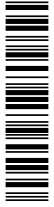
1. Participate in the governance of CUA;
2. Meet the directors, the executive management team and the auditors;
3. Ask questions about and comment on the management of CUA, its financial standing and performance;
4. Ask the auditor of CUA questions about the conduct of the audit and the preparation and content of the auditor's report; and
5. Vote on any proposal to amend the constitution of CUA or on any other matter in relation to the management of CUA.

You are entitled to attend any meeting of members and cast a vote at the meeting or appoint a proxy to attend and vote at the meeting for you.

Notice of Meeting

A formal Notice of Meeting will be issued closer to the proposed meeting date in accordance with Corporations Act 2001 (Cth) requirements. The Notice of Meeting informs members about matters in relation to which they may wish to attend the AGM.

If you haven't already opted in to receive a Notice of Meeting and you wish to do so, please visit your local CUA branch, call us on 133 282, or visit www.cua.com.au/agm by Monday 2 September. If you do not confirm your preference we will not send you the Notice of Meeting. If you change your mind, you can view or choose to opt in to receive a Notice of Meeting at any time by visiting www.cua.com.au/agm



Nominations for Elections of Directors

We're also calling for nominations for the election of directors to the CUA Board at the 2019 Annual General Meeting.

Any nominations need to meet our constitutional requirements and be made in an approved format. You can download a copy of the Nominations Pack from www.cua.com.au/agm or email us at company.secretary@cua.com.au for any queries you may have.

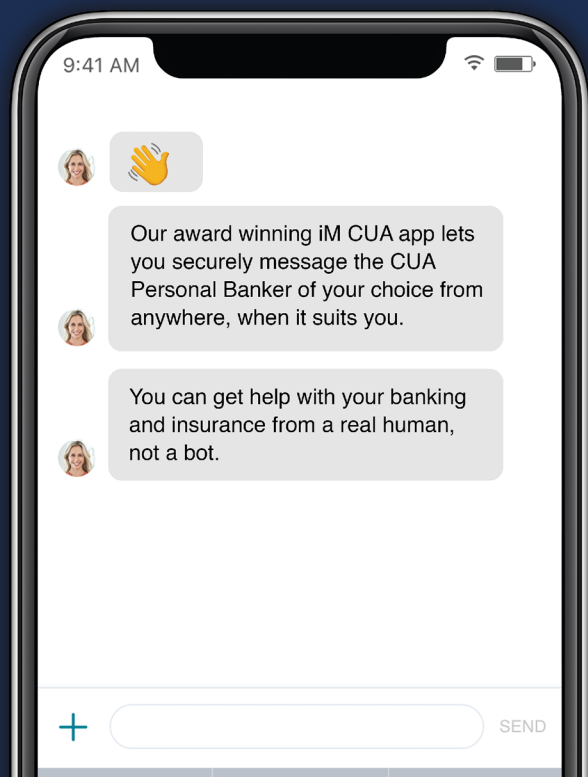
The closing date for nominations is **5.00pm (AEST) on Wednesday, 21 August 2019**. Nominations must be sent to Level 23, 145 Ann Street, Brisbane Qld 4000.

Nicole Pedwell
Company Secretary
1 July 2019



Can't call us
or get to a
branch?

Download today



Important changes to CUA's General Information, Terms & Conditions - Accounts & Access Facilities (GITC)

CUA has updated its GITC, effective 1 July 2019. To help you understand the changes that may affect you, we've provided a summary of the key items below. A full copy of the updated GITC is available in branch or can be downloaded from our website at www.cua.com.au/terms

Transaction Limits

Changes to the daily transaction limits can now be made in CUA Online Banking, as well as by calling us on 133 282 or visiting us in branch. We've updated our terms to reflect this change.

Update to Schedule of Fees - Accounts & Access Facilities

At CUA, we regularly review our fees to ensure we remain competitive and offer good value for money. This update amends the Schedule of Fees, Accounts & Access Facilities brochure dated 1 January 2019. Details of all fee changes are outlined in the updated Schedule of Fees, Accounts & Access Facilities brochure effective on 1 July 2019. A copy of the updated Schedule of Fees - Accounts and Access Facilities brochure is available for review from our website at www.cua.com.au/fees

Replacement Visa Debit Card and rediCARD

When you request a replacement for a lost, stolen or damaged Visa Debit Card or rediCARD, we may charge a fee.

Foreign Currency Cash Orders

We no longer offer foreign currency cash orders through Travelex and we've removed the fee for this from the Schedule of Fees. This service is now provided via WeXchange only.

CUA Online Banking makes life easier

With CUA Online Banking, you can securely manage your money from anywhere, at any time.



Transfer money between accounts, set up direct debits and pay bills.



See up-to-date balances and view pending Visa Debit transactions online.



Boost your savings by setting up a Savings Top-up.



Create a PayID with your mobile number or email address to receive money from friends.



Manage your daily transfer limits, download eStatements and much more.

Find out more at cua.com.au/onlinebanking



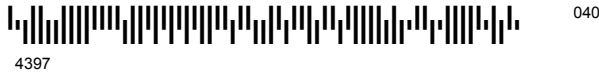
Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 100, Brisbane QLD 4001

For help or enquiries?

133 282
 www.cua.com.au

Your details

Customer number: 9134849
 BSB: 814-282
 Issue date: 21/01/2019



FRANCIS JOHN WARD & SARAH JANE WARD ATF
 WARD SUPERANNUATION
 1419 Mount Alford Rd
 MOOGERAH QLD 4309

My statement



Go paperless. Access your statements online, anytime. Simply log in or register for CUA Online Banking and choose 'eStatements' from the left-hand menu.

Account	Account Name	Opening Balance:	+	Deposits, Payments & Credits:	-	Purchases, Interest & Charges:	=	Closing Balance:
50877339	Everyday Business	\$0.00		\$671.29		\$229.00		\$442.29

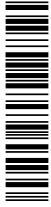
Transaction history

Statement period: 19 SEP 2018 To 21 JAN 2019

Account: 50877339 FRANCIS JOHN WARD & SARAH JANE WARD ATF WARD SUPERANNUATION Account type: Y

Date	Description	Debits	Credits	Balance
19 Sep	OPENING BALANCE			0.00
19 Sep	Cheque Deposit		55.76	55.76
20 Sep	From: WARD SARAH REF: QCCU correction		386.52	442.28
22 Nov	Fast Pymt Out	229.00		213.28
22 Nov	REF:Battery & Xmas Pre S WARD			
6 Dec	From: WARD SARAH REF: Correction payment		229.00	442.28
31 Dec	Interest Paid		0.01	442.29
21 Jan	CLOSING BALANCE			442.29

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.01	\$0.01	\$0.00



4397NNNNNN 9134849

E-4397/S-80955/-148744

Important changes to CUA's General Information, Terms & Conditions – Accounts & Access Facilities (GITC)

CUA has updated its GITC, effective 1 January 2019. To help you understand the changes that may affect you, we've provided a summary of the key items below.

Available accounts and access facilities

On page 7 of the GITC we've updated our product offering, listing the Everyday 50+ product and making improvements to the eSaver Extra product. These new products are still in planning and are not available at the time of printing. We'll let members know when these new products are available.

The table on pages 8-11 has been updated to reflect the access facilities for current and new products.

Fingerprint or Face to Access

References to Apple's TouchID have been broadened throughout to cover fingerprint and facial recognition more generally. Please don't let anyone else register their fingerprint or face on your mobile device. If you do, they will be able to access mobile banking and iM CUA and we will act on their instructions, thinking that it's you. You will be liable for any transactions they perform.

Further Information

A copy of the updated GITC is available in branch or can be downloaded from our website at cua.com.au/terms

Update to Schedule of Fees – Accounts & Access Facilities

At CUA, we regularly review our fees to ensure we remain competitive and offer good value for money. This update amends the Schedule of Fees, Accounts & Access Facilities brochure dated 1 October 2018. Details of all fee changes are outlined in the updated Schedule of Fees, Accounts & Access Facilities brochure effective on 1 January 2019.

Foreign Currency Cash Orders

CUA is making available cash orders via WeXchange, reducing the cost to order cash in a foreign currency. This will be launched in the near future - we'll let you know when it becomes available.

Outward Overseas Transfers via Online Banking

We're making changes to allow you to make overseas payments through online banking - and we won't charge a fee for these transactions. We're also speeding up the time it takes to process these transactions. This service will become available in 2019. Additional fees may be deducted by other financial institutions involved in the transfer.

Outward Overseas Transfers

The cost of outward overseas telegraphic transfer in foreign currency, performed by CUA staff, is reducing from \$30 to \$20. This is effective from 1 January 2019.

Everyday Transaction Fees

The Everyday 50+ product fees are also listed. As this product is still in planning it is not yet available for sale.

Further Information

A copy of the updated Schedule of Fees – Accounts and Access Facilities brochure is available for review from our website at cua.com.au/fees

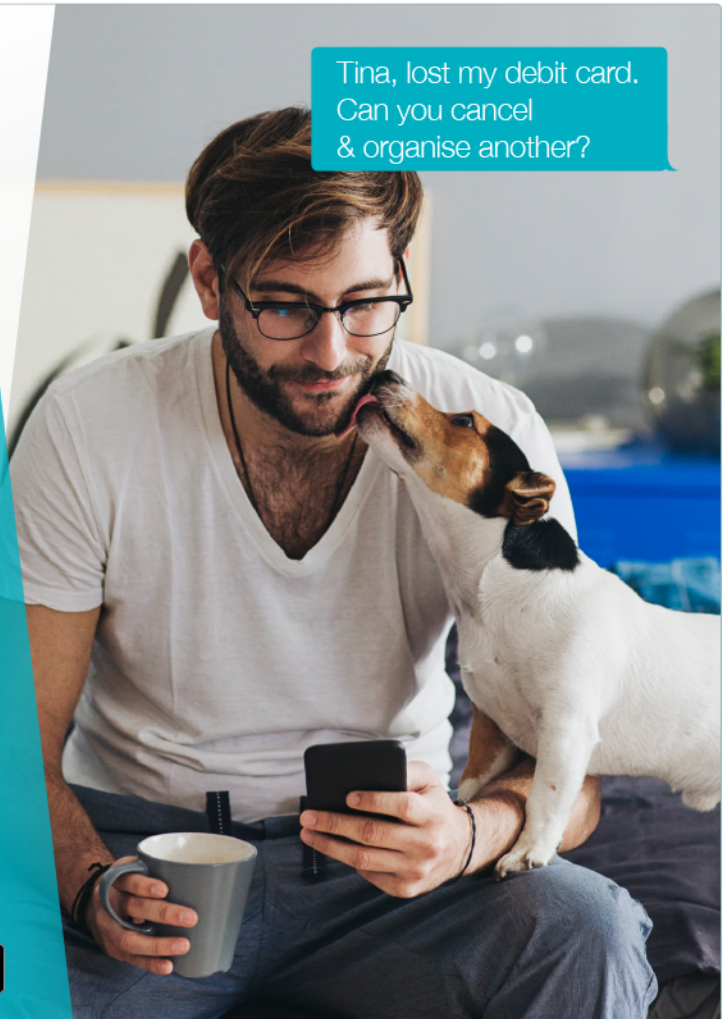


Our new iM CUA app lets you instant message your own CUA Personal Banker from anywhere, when it suits you. It's ideal if you can't call us, get to a branch or just want to tick jobs off your to-do-list.

Download today



Tina, lost my debit card.
Can you cancel
& organise another?



“Let’s get digital, digital...”

Discover a secure, easier way to manage your money, anytime, anywhere with CUA’s digital services.



CUA Mobile Banking

Use our app to check your balances, make NPP fast payments and manage payees on the go.



CUA Online Banking

Manage your accounts 24/7. Pay bills, transfer money, activate your cards, change your PIN and so much more.



PayID
Osکو

Fast and secure - the New Payments Platform (NPP)

Now you can make fast payments with NPP - in under a minute when you transfer with Osکو*. It's easier too, when you create a PayID.



Tap and Pay with your phone

No wallet? No worries. If you have a smartphone, you can use it to Tap and Pay securely at the checkout.

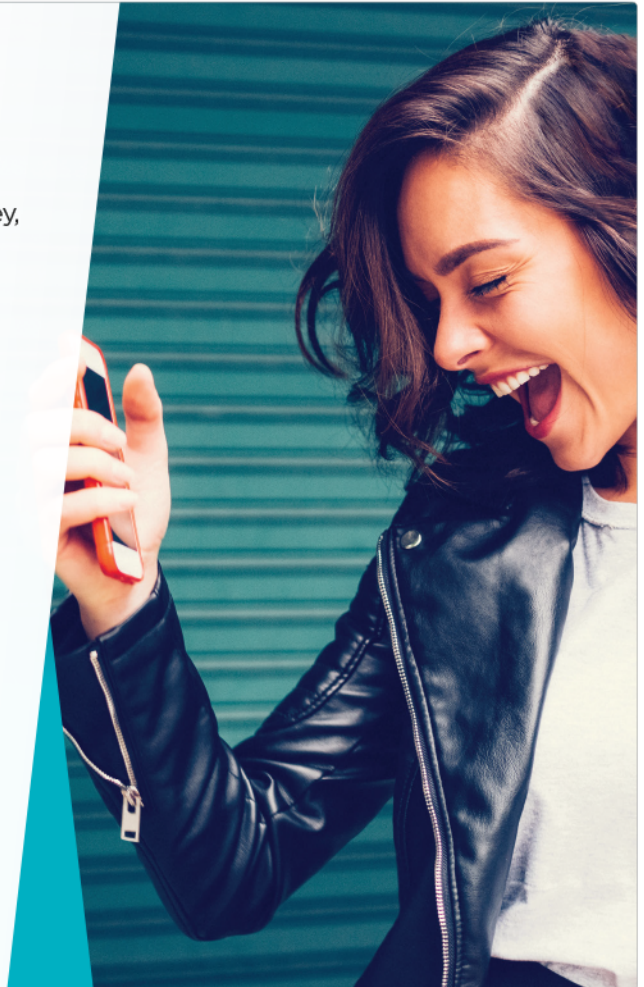


iM CUA app - a personal banker at your fingertips

Our new iM CUA app lets you instant message your own CUA Personal Banker from anywhere, when it suits you. Why not try iM CUA to help you get set up with our digital services today?

Our digital services are easy to set up and simple to use. Let us help you get started today, visit cua.com.au/digitalbanking

*Between participating Osکو financial institutions.



Do more with CUA Mobile and Online Banking.



Activate your debit and credit card & change your PIN in Online Banking.



View your pending debit card transactions in Online Banking.



Set up your security questions in Online Banking to reset your WAC quickly and securely.



Create a PayID in Online Banking to make receiving transfers easier.



Make NPP fast payments in your CUA Mobile Banking app.

Log in today to get started.

cua BANKING | INSURANCE

Credit Union Australia Limited ABN 44 087 650 959. AFSL & Australian Credit Licence 238317 (CUA) Registered Office: 145 Ann Street, Brisbane, QLD 4000.



Queensland
COUNTRY
CREDIT UNION



097020101289
040

WARD SUPERANNUATION FUND
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

STATEMENT SUMMARY

Credit Union BSB No	704-640
Member No	200335737
Statement	1 of 1
Statement Ends	31-Aug-2018
Shares	10.00

ACCOUNT SUMMARY

ACCOUNT	Closing Balance
22068659 Business Online Saver	\$-0.00

GENUINE ADVICE, EVERY TIME.

LET QUEENSLAND COUNTRY CREDIT UNION LEND A HAND WITH OUR AWARD WINNING NEW CAR LOAN.

NEW CAR LOAN SPECIAL
5.99% p.a.
COMPARISON RATE*
6.59% p.a.

CANSTAR
OUTSTANDING VALUE
CAR LOAN

Normal lending criteria, terms, conditions & fees apply and are available on request. Queensland Country Credit Union Limited
ABN 77 087 651 027 Australian Credit Licence 244 533.

Date	Transaction Details	Debit	Credit	Balance
22068659 Business Online Saver				
Ward Superannuation Fund				
	Opening Balance			145.93
1-Aug-18	Direct Credit CMC MARKETS STOC - 5122466		2,000.00	2,145.93
1-Aug-18	Internet Ext Transfer Ext Tfr - NET#47071030 to 167066970Senrico Pty LtdMET - Suncorp Operations Services Inv.199919	1,760.00		385.93
29-Aug-18	Interest Credit		0.59	386.52
29-Aug-18	Closing withdrawal/redemption - transfer Interest Credit Year to Date \$1.32	386.52		-0.00
	Closing Balance			-0.00
	Account Totals	2,146.52	2,000.59	



0CX0003



**Queensland
COUNTRY
CREDIT UNION**



096590101271
040

WARD SUPERANNUATION FUND
1419 MT ALFORD RD
MOOGERAH QLD 4309

STATEMENT SUMMARY

Credit Union BSB No 704-640
Member No 200335737
Statement 1 of 1
Statement Ends 31-Jul-2018
Shares 10.00

ACCOUNT SUMMARY

ACCOUNT 22068659 Business Online Saver **Closing Balance** \$145.93



Terms, conditions, fees and eligibility criteria apply and are available on request. Before acquiring this product you should consider whether or not it is appropriate for you. Queensland Country Credit Union Limited ABN 77 087 651 027 AFSL 244 533

Date	Transaction Details	Debit	Credit	Balance
22068659 Business Online Saver				
Ward Superannuation Fund				
	Opening Balance			530.20
30-Jul-18	Payment to 633-000 147076798 SUPERAN Osko Payment To SUPERANNUATION AUDIT ASSISTANC Account 14707679 Ref#298658	385.00		145.20
31-Jul-18	Interest Credit Interest Credit Year to Date \$0.73		0.73	145.93
	Closing Balance			145.93
	Account Totals	385.00	0.73	



CREDIT UNION AUSTRALIA LIMITED
 ABN 41 087 650 959



Australian Government
 Australian Taxation Office

Receipt

Date: 19/08/2018 Time: 15:21:11
 Branch Name: 0010
 Teller No: 6110
 Journal No: 100111546



006

PERANNUATION

Statement period 09 Aug 18 to 15 Aug 18
 Tax file number 895 919 698
 Date of issue 20 August 2018
 Statement number 8
 Our reference 7108416477376
 Internet: www.ato.gov.au Account enquiries: 13 28 66

Tran Code: 0010.20
 Tran Desc: Cheque Depos

Account No 50877339

Amount \$55.76

Thanks for banking with CUA

**Income Tax Account
 Statement of Account**

Total account balance as at 15 August 2018 \$0.00

Transaction list - This statement shows transactions for the period 09 August 2018 to 15 August 2018 (inclusive).

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
09 Aug 18		OPENING BALANCE			0.00
15 Aug 18	14 Aug 18	Repaid EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17		55.76	55.76 CR
15 Aug 18	20 Aug 18	Cheque refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	55.76		0.00
15 Aug 18		CLOSING BALANCE			0.00

Robert Ravello
 Deputy Commissioner of Taxation

Please see over for important information about your statement

E03152-S00001-F171629

NAT73365

Page 1 of 2

71092.10:448-03-2018

61800 - Distributions Receivable

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
OMF0003AU	Atlantic Pacific Australian Equity	\$1,540.72	\$188.90	715.63%
TOTAL		CY Balance	LY Balance	
		\$1,540.72	\$188.90	

Supporting Documents

- General Ledger [Report](#)
- APSEC.pdf [OMF0003AU](#)
- APSEC-Annual Tax Statement.pdf [OMF0003AU](#)

Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment

Ward Superannuation Fund General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<i>Atlantic Pacific Australian Equity (OMF0003AU)</i>					
01/07/2018	Opening Balance				188.90 DR
01/07/2018	Distribution Reinvestment			188.90	0.00 DR
30/06/2019	2019 Distribution @0.0876/unit		1,540.72		1,540.72 DR
			1,540.72	188.90	1,540.72 DR

Total Debits: 1,540.72

Total Credits: 188.90

14 December 2018

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number: APAEF-105-10282

Periodic Statement

Atlantic Pacific Australian Equity Fund

This statement details your transactions in the Fund for the period 1 July 2017 to 30 June 2018

Date	Transaction	Transaction Amount (\$)	Transaction Price (\$)	Transaction Units	Unit Balance	Redemption Price (\$)	Balance (\$)
01-07-2017	Opening Balance				16,191.0900	1.2087	19,570.17
01-07-2017	Reinvestment	1,493.86	1.2099	1,234.6971	17,425.7871	1.2087	21,062.55
30-06-2018	Distribution	188.90					
30-06-2018	Closing Balance				17,425.7871	1.2336	21,496.45
01/07/2018	Reinvestment	\$188.90	1.2348*	152.9802	17,578.9162		
30/06/2019	Distribution (as per ATS) -	\$1,540.72					
30/06/2019	Closing Balance				17,578.9162	1.1767*	20,685.11

*Refer historical price available on fund website.

Month	Atlantic Pacific Australian Equity Fund (APAEF)						Benchmark: S&P/ASX200 Acc Index		APAEF minus Benchmark	APAEF minus Benchmark	Approximate Distribution Yield
	Mid	Application	Redemption	Distribution	Return (Mid Unit Prices)	Cumulative Return	Return	Cumulative Return	Cumulative Relative Return	Cumulative Relative Return for each year of operation	
30-Jun-17	1.2099	1.2111	1.2087	0.09226	0.75%	53.9%	0.2%	39.1%	14.9%		7.1%
31-Jul-17	1.1905	1.1917	1.1893	0.00000	-1.60%	51.5%	-0.01%	39.1%	12.4%		
31-Aug-17	1.1815	1.1827	1.1803	0.00000	-0.76%	50.3%	0.71%	40.0%	10.3%		
30-Sep-17	1.1937	1.1949	1.1925	0.00000	1.03%	51.9%	-0.02%	40.0%	11.9%		
31-Oct-17	1.2281	1.2293	1.2269	0.00000	2.88%	56.3%	4.01%	45.6%	10.6%		
30-Nov-17	1.2639	1.2652	1.2626	0.00000	2.92%	60.8%	1.64%	48.0%	12.8%		
31-Dec-17	1.2656	1.2669	1.2643	0.00000	0.13%	61.0%	1.81%	50.7%	10.3%		
31-Jan-18	1.2706	1.2719	1.2693	0.00000	0.40%	61.7%	-0.45%	50.0%	11.6%		
28-Feb-18	1.28	1.2813	1.2787	0.00000	0.74%	62.9%	0.36%	50.6%	12.3%		
31-Mar-18	1.2712	1.2725	1.2699	0.00000	-0.69%	61.7%	-3.77%	44.9%	16.9%		
30-Apr-18	1.2614	1.2627	1.2601	0.00000	-0.77%	60.5%	3.91%	50.6%	9.9%		
31-May-18	1.2564	1.2577	1.2551	0.00000	-0.40%	59.9%	1.09%	52.2%	7.7%	-5.0%	
30-Jun-18	1.2348	1.236	1.2336	0.01070	-0.87%	58.5%	3.27%	57.2%	1.3%		0.9%
31-Jul-18	1.2249	1.2261	1.2237	0.00000	-0.80%	57.2%	1.39%	59.4%	-2.1%		
31-Aug-18	1.215	1.2162	1.2138	0.00000	-0.81%	55.9%	1.42%	61.6%	-5.7%		
30-Sep-18	1.2581	1.2594	1.2568	0.00000	3.55%	61.5%	-1.26%	59.6%	1.9%		
31-Oct-18	1.2386	1.2398	1.2374	0.00000	-1.55%	59.0%	-6.05%	49.9%	9.0%		
30-Nov-18	1.2440	1.2452	1.2428	0.00000	0.44%	59.7%	-2.21%	46.6%	13.0%		
31-Dec-18	1.2361	1.2373	1.2349	0.00000	-0.64%	58.6%	-0.12%	46.4%	12.2%		
31-Jan-19	1.2516	1.2529	1.2503	0.00000	1.25%	60.6%	3.87%	52.1%	8.5%		
28-Feb-19	1.2439	1.2451	1.2427	0.00000	-0.62%	59.6%	3.87%	58.0%	1.7%		
31-Mar-19	1.2313	1.2325	1.2301	0.00000	-1.01%	58.0%	3.87%	64.1%	-6.1%		
30-Apr-19	1.2560	1.2573	1.2547	0.00000	2.01%	61.2%	2.37%	68.0%	-6.8%		
31-May-19	1.2508	1.2520	1.2495	0.00000	-0.42%	60.5%	1.71%	70.9%	-10.3%	-11.8%	
30-Jun-19	1.1779	1.1791	1.1767	0.08765	1.18%	62.4%	3.70%	77.2%	-14.8%		7.0%
31-Jul-19	1.1570	1.1582	1.1558	0.00000	-1.78%	59.5%	2.94%	82.4%	-22.8%		

Documentation

Forms

Fund Performance Reports

Audited Reports

Continuous Disclosure Notices

Ex Unit Prices

Distributions

Month	Amount
June 2020	0.1648
June 2019	0.0876
June 2018	0.0107
June 2017	0.0923
June 2016	0.0500
June 2015	0.0445
June 2014	0.1091

The Fund offers an opportunity for investors to participate in a managed investment scheme managed by an experienced investment team, APSEC Funds Management Pty Ltd (Investment Manager, ABN 48 152 440 723, Corporate Authorised Representative (411859) of APSEC Compliance & Administration Pty Ltd (ABN 30 142 148 409; AFSL 345443)). Equity Trustees Limited (ABN 46 004 031 298) is the responsible entity of the Atlantic Pacific Australian Equity Fund ARSN 158 861 155 and the holder of AFS Licence number 240975.



19 July 2019

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor number: APAEF-105-10282

Attribution Managed Investment Trust Member Annual (AMMA) Statement
For the year ended 30 June 2019
Atlantic Pacific Australian Equity Fund

Part A - Your Details

You are recorded as being a Superannuation Fund
 Tax File Number / ABN Quoted: Provided
 Country of residence at 30 June 2019 : Australia

Part B - Summary of 2019 Tax Return (supplementary section) Items

	Amount	Tax return label
Non-primary production income	798.25	13U
Franked distributions from trusts	246.42	13C
Other deductions relating to distributions	0.00	13Y
Credit for foreign resident withholding amounts	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for ABN tax withheld	0.00	13P
Franking credits	87.05	13Q
Credit for TFN amounts withheld	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Early stage venture capital limited partnership	0.00	T8K
Early stage investor	0.00	T9L
Other refundable tax offsets: Exploration credits	0.00	T11
Net capital gain	289.43	18A
Total current year capital gains	578.86	18H
CFC Income	0.00	19K
Transferor trust income	0.00	19B
Assessable foreign source income	5.47	20E
Other net foreign source income	5.47	20M
Franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offsets	1.23	20O

Please retain this statement for Income Tax Purposes

Part C Components of attribution	Cash Distribution	Tax Paid/ Franking Credit (grossed up)	Attribution	Tax return label
<u>Australian income</u>				
Interest	57.23		57.23	
Dividends	103.32		103.32	
Dividends: unfranked amount declared to be CFI	12.93		12.93	
Dividends: unfranked amount not declared to be CFI	90.39		90.39	
Dividends: less LIC capital gain deduction	0.00		0.00	
Other assessable Australian income	637.70		637.70	
Non-primary production income	798.25		798.25	13U
Dividends: Franked amount	159.37	87.05	246.42	13C
<u>Capital gains</u>				
Capital gains discount - Taxable Australian property	0.00		0.00	
Capital gains discount - Non-Taxable Australian property	289.43	0.00	289.43	
Capital gains other - Taxable Australian property	0.00		0.00	
Capital gains other - Non-Taxable Australian property	0.00	0.00	0.00	
Net capital gain	289.43	0.00	289.43	18A
AMIT CGT gross up amount	0.00		289.43	
Other capital gains distribution	289.43		0.00	
Total current year capital gains	578.86	0.00	578.86	18H
<u>Foreign income</u>				
Other net foreign source income	4.24	1.23	5.47	20M
Assessable foreign source income	4.24	1.23	5.47	20E
Australian franking credits from a New Zealand franking company	0.00		0.00	20F
CFC income	0.00		0.00	19K
Transferor trust income	0.00		0.00	19B
Total foreign income	4.24	1.23	5.47	
<u>Tax offsets</u>				
	Amount	Tax return label		
Franking credit tax offset	87.05	13Q / 20F		
ESVCLP tax offset	0.00	T8K		
Foreign income tax offset	1.23	20O		
Total tax offsets	88.28			
<u>Other non-assessable amounts and cost base details</u>				
	Cash distribution	Attribution/Amount	Other amount	
Net exempt income	0.00	0.00		
Non-assessable non-exempt amount	0.00	0.00		
Other non-attributable amount	0.00			
Gross cash distribution	1,540.72		1,540.72	
AMIT cost base net amount - excess (decrease)			0.00	
AMIT cost base net amount - shortfall (increase)			0.00	
<u>Other amounts deducted from trust distribution</u>				
	Cash amount	Tax return label		
TFN amounts withheld	0.00	13R		
Non-resident withholding tax deducted	0.00			
Other expenses	0.00	13Y		
Net cash distribution	1,540.72			

This guide has been prepared to assist you in completing your income tax return for the year ending 2019. Australian tax laws are complex. You should seek your own tax advice if you have any doubts regarding your tax position. This guide has been prepared for general information only and should be read in conjunction with the Australian Taxation Office's ("ATO") instructions and publications.

Atlantic Pacific Australian Equity Fund (The "Fund") has elected to be/ intended to be an AMIT for the year ended 2019. The statement constitutes an Attribution Managed Investment Trust (AMIT) Member Annual Statement (AMMA Statement). Your AMMA statement includes the income attributed to you from the Fund relating to the financial year end 2019. You are required to include these amounts in your tax return for the 2019 financial year.

This AMMA statement is prepared for an Australian resident individual investor who holds units in the fund on a capital account. Both resident and non-resident unit holders should seek professional taxation advice in relation to this AMMA statement. The information reported on this AMMA statement will be provided to the ATO.

Part A - Your details

Part A are the details you provided and reported at the time this statement was generated.

Part B - Tax return information

Part B is a summary of the distribution components from your investments that are relevant for the completion of your 2019 tax return. For most investors, you can copy the amounts from Part B of this AMMA statement to your corresponding labels of the Tax Return (Supplementary Section) 2019. The breakdown of the components is shown in Part C of your AMMA statement.

Part C - Components of attribution

This section of your AMMA Statement gives you a detailed breakdown of components attributed to you. The information in Part C of your AMMA Statement may be required for you to complete other parts of your income tax return.

1. Australian income

The details provide a break up of Label 13U Non-primary production income and Label 13C Franked distributions from trusts. This information may be necessary for those investors who use the Application for refund of franking credits for individuals 2019.

2. Capital gains

Capital gains discount - Taxable Australian Property (TAP) and Non-taxable Australian Property (NTAP)

The capital gains tax discount is generally available for gains on the disposal of investment that have been held for at least 12 months. These items show the part of the capital gains attributed to you that are eligible for the capital gains tax discount. The taxable amount are shown under the Attribution column. Resident individuals and trusts are eligible for a 50% CGT discount and resident complying superannuation funds are eligible for a 33.33% CGT discount. Companies are not eligible for the CGT discount.

Capital gains other - Taxable Australian Property (TAP) and Non-taxable Australian Property (NTAP)

These items are capital gains attributed to you on the disposal of investments held by the fund which are disposed of within 12 months of acquisition. No adjustment is available for the 50% CGT discount.

Net capital gains

This amount represents the sum of the capital gains (discounted and other methods) which have been attributed to you.

AMIT CGT gross up amount

This item shows the additional amount treated as capital gains of members under ss 276-85(3) and (4) of the Income Tax Assessment Act 1997 ("ITAA" 1997), and is included in the AMIT cost base increase amount. This amount is equal to the sum of the attribution column for Capital gains discount - Taxable Australian Property (TAP) and Capital gains discount- Non-taxable Australian Property (NTAP).

Other capital gains distribution

Other capital gains distributions is shown in the Cash distribution column to represent the total amount of cash distributed in relation to all capital gains, other than the amounts already shown in the Cash distribution columns for Capital Gains Discount - NTAP & TAP and Capital Gains Other - NTAP & TAP.

3. Foreign income

The 'Foreign income' section includes all foreign income except foreign capital gains.

4. Other non-assessable amounts and cost base details

Other non-assessable amounts have been divided into three categories depending on the nature of the amount. These amounts are not immediately assessable for income tax purposes and are therefore not included in your tax return, however they may require an adjustment to the cost base of your unit holding and will be relevant in working out your gains/losses at the time you dispose of your units in the fund.

Other non-attributable amounts

Other non-attributable amounts are cash distributions and other entitlements from an AMIT that exceed the attribution amount, to the extent they are not already shown in other components. These amounts broadly correspond to amounts that for a non-AMIT are categorised, for example, as tax free (other than those amounts that are included in net exempt income) and tax deferred amounts (including returns of capital), and are reflected in the calculation of the AMIT cost base net amount - excess or shortfall. It does not include Other capital gains distributions which are shown at the capital gains section.

AMIT cost base net amounts

Under the AMIT regime you are required to adjust your cost base of your units as follows:

AMIT cost base net amount - excess (decrease). You must reduce the cost base and reduced cost base of your units in the Fund by the AMIT cost base net amount - excess. A capital gain may also arise if your AMIT cost base net amount - excess is greater than your cost base of your units in the fund.

AMIT cost base net amount - shortfall (increase). You must increase the cost base and reduced cost base of your unit in the Fund by the AMIT cost base net amount - shortfall.

End of Document

69100 - ATO Activity Statement Account

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
69100	ATO Activity Statement Account	\$446.62		100%
TOTAL		CY Balance	LY Balance	
		\$446.62		

Supporting Documents

- General Ledger [Report](#)
- ATO Activity Statement Account.pdf [69100](#)

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Activity Statement Account (69100)					
ATO Activity Statement Account (69100)					
01/07/2018	Correct balance Income Tax Account -		446.62		446.62 DR
			446.62		446.62 DR

Total Debits: 446.62

Total Credits: 0.00



Agent SAM GRECO & CO.
Client THE TRUSTEE FOR WARD
 SUPERANNUATION FUND
ABN 70 949 894 694
TFN 895 919 698

Activity statement 001

Date generated	10/02/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$446.62 CR

Transactions

46 results found - from **01 July 2010** to **10 February 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Jul 2010	1 Jul 2010	General interest charge			\$0.00
1 Aug 2010	28 Jul 2010	Original Activity Statement for the period ending 30 Jun 10 - PAYG Instalments	\$76.00		\$76.00 DR
28 Aug 2010	28 Aug 2010	General interest charge			\$76.00 DR
25 Sep 2010	25 Sep 2010	General interest charge			\$76.00 DR
30 Oct 2010	30 Oct 2010	General interest charge			\$76.00 DR
31 Oct 2010	28 Oct 2010	Original Activity Statement for the period ending 30 Sep 10 - PAYG Instalments	\$76.00		\$152.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Nov 2010	30 Oct 2010	General interest charge			\$152.00 DR
27 Nov 2010	27 Nov 2010	General interest charge			\$152.00 DR
8 Jan 2011	8 Jan 2011	General interest charge			\$152.00 DR
3 Apr 2011	28 Mar 2011	Original Activity Statement for the period ending 31 Dec 10 - PAYG Instalments	\$76.00		\$228.00 DR
9 Apr 2011	9 Apr 2011	General interest charge			\$228.00 DR
16 Apr 2011	16 Apr 2011	General interest charge			\$228.00 DR
1 May 2011	28 Apr 2011	Original Activity Statement for the period ending 31 Mar 11 - PAYG Instalments	\$76.00		\$304.00 DR
28 May 2011	28 May 2011	General interest charge			\$304.00 DR
25 Jun 2011	25 Jun 2011	General interest charge			\$304.00 DR
30 Jul 2011	1 Jul 2011	General interest charge			\$304.00 DR
30 Jul 2011	30 Jul 2011	General interest charge			\$304.00 DR
31 Jul 2011	28 Jul 2011	Original Activity Statement for the period ending 30 Jun 11 - PAYG Instalments	\$76.00		\$380.00 DR
4 Aug 2011	3 Aug 2011	Payment		\$304.00	\$76.00 DR
27 Aug 2011	30 Jul 2011	General interest charge			\$76.00 DR
27 Aug 2011	27 Aug 2011	General interest charge			\$76.00 DR
24 Sep 2011	24 Sep 2011	General interest charge			\$76.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Oct 2011	29 Oct 2011	General interest charge			\$76.00 DR
30 Oct 2011	28 Oct 2011	Original Activity Statement for the period ending 30 Sep 11 - PAYG Instalments	\$77.00		\$153.00 DR
26 Nov 2011	26 Nov 2011	General interest charge			\$153.00 DR
7 Jan 2012	7 Jan 2012	General interest charge			\$153.00 DR
28 Jan 2012	28 Jan 2012	General interest charge			\$153.00 DR
25 Feb 2012	25 Feb 2012	General interest charge			\$153.00 DR
1 Mar 2012	28 Feb 2012	Original Activity Statement for the period ending 31 Dec 11 - PAYG Instalments	\$77.00		\$230.00 DR
24 Mar 2012	24 Mar 2012	General interest charge			\$230.00 DR
28 Apr 2012	28 Apr 2012	General interest charge			\$230.00 DR
6 May 2012	30 Apr 2012	Original Activity Statement for the period ending 31 Mar 12 - PAYG Instalments	\$479.00		\$709.00 DR
26 May 2012	26 May 2012	General interest charge			\$709.00 DR
16 Jun 2012	16 Jun 2012	General interest charge			\$709.00 DR
21 Jul 2012	1 Jul 2012	General interest charge			\$709.00 DR
21 Jul 2012	21 Jul 2012	General interest charge			\$709.00 DR
5 Aug 2012	30 Jul 2012	Original Activity Statement for the period ending 30 Jun 12 - PAYG Instalments	\$211.00		\$920.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
25 Aug 2012	25 Aug 2012	General interest charge			\$920.00 DR
29 Sep 2012	29 Sep 2012	General interest charge			\$920.00 DR
27 Oct 2012	27 Oct 2012	General interest charge			\$920.00 DR
8 Nov 2012	8 Nov 2012	General interest charge			\$920.00 DR
8 Nov 2012	14 Nov 2012	Credit transferred in from Income tax account		\$920.00	\$0.00
12 Nov 2012	9 Nov 2012	Payment		\$920.00	\$920.00 CR
24 Nov 2012	24 Nov 2012	General interest charge			\$920.00 CR
25 Jul 2014	9 Nov 2012	Partial payment transferred out to Income tax account	\$473.38		\$446.62 CR
23 Aug 2014	1 Jul 2013	General interest charge			\$446.62 CR

74700 - Managed Investments (Australian)

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
OMF0003AU	Atlantic Pacific Australian Equity	17578.916200	\$22,219.75	17425.787100	\$21,682.91	2.48%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		17578.916200	\$22,219.75	17425.787100	\$21,682.91	

Supporting Documents

- Investment Movement Report [Report](#)
- BAL APSEC.pdf [OMF0003AU](#)

Standard Checklist

- Attach Annual statements from fund managers, Master Trust, Platform or Wrap providers confirming ownership and value
- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Notes

Sunil Kumar Gaur

Review Point | OMF0003AU

18/10/2020 07:13

The periodic statement did not provide for year ended 30/06/2019.

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bank West Account 907012-9		4,409.78		66,644.99		(64,134.86)			6,919.91	6,919.91
CUA Everyday Business Account				15,671.32		(12,407.00)			3,264.32	3,264.32
Macrovue Forex Trade Cash - AUD				10,000.00					10,000.00	10,000.00
QCCU 22068659		530.20		2,001.32		(2,531.52)			0.00	0.00
		4,939.98		94,317.63		(79,073.38)			20,184.23	20,184.23
Managed Investments (Australian)										
Atlantic Pacific Australian Equity	17,425.79	22,272.65	153.13	188.90				17,578.92	22,461.55	22,219.75
		22,272.65		188.90					22,461.55	22,219.75
Shares in Listed Companies (Australian)										
Evolution Mining Limited	5,000.00	11,722.00	2,000.00	8,601.00	(5,000.00)	(11,722.00)	3,013.25	2,000.00	8,601.00	8,720.00
IGO Limited			2,000.00	9,670.86				2,000.00	9,670.86	9,440.00
Myer Holdings Limited			20,000.00	10,011.00				20,000.00	10,011.00	10,900.00
Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	15,975.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Northern Star Resources Ltd	2,000.00	9,538.00			(2,000.00)	(9,538.00)	7,165.28		0.00	
Perseus Mining Limited	10,000.00	4,511.00			(10,000.00)	(4,511.00)	(670.57)		0.00	
Ramelius Resources Limited	15,000.00	6,922.00			(15,000.00)	(6,922.00)	(33.00)		0.00	
Regis Resources Limited	2,000.00	6,631.00	2,000.00	10,051.00	(2,000.00)	(6,631.00)	939.60	2,000.00	10,051.00	10,560.00
Saracen Mineral Holdings Limited	5,000.00	6,661.00						5,000.00	6,661.00	18,400.00
Shine Corporate Ltd - Ordinary Fully Paid	1,500.00	4,016.00			(1,500.00)	(4,016.00)	(2,797.00)		0.00	
Silver Lake Resources Limited	12,000.00	4,451.00						12,000.00	4,451.00	15,060.00
St Barbara Limited	3,000.00	8,982.00	3,000.00	8,801.00	(3,000.00)	(8,982.00)	6,003.00	3,000.00	8,801.00	8,820.00
		74,243.50		47,134.86		(52,322.00)	13,620.56		69,056.36	97,875.00
Shares in Unlisted Private Companies (Australian)										
Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
		101,456.29		141,641.39		(131,395.38)	13,620.56		111,702.30	140,278.98

14 December 2018

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number: APAEF-105-10282

Periodic Statement

Atlantic Pacific Australian Equity Fund

This statement details your transactions in the Fund for the period 1 July 2017 to 30 June 2018

Date	Transaction	Transaction Amount (\$)	Transaction Price (\$)	Transaction Units	Unit Balance	Redemption Price (\$)	Balance (\$)
01-07-2017	Opening Balance				16,191.0900	1.2087	19,570.17
01-07-2017	Reinvestment	1,493.86	1.2099	1,234.6971	17,425.7871	1.2087	21,062.55
30-06-2018	Distribution	188.90					
30-06-2018	Closing Balance				17,425.7871	1.2336	21,496.45
01/07/2018	Reinvestment	\$188.90	1.2348*	152.9802	17,578.9162		
30/06/2019	Distribution (as per ATS) - \$1,540.72 ✓						
30/06/2019	Closing Balance				17,578.9162	1.1767*	20,685.11

*Refer historical price available on fund website.

↑
 This is the
 ex-dist price.

BGR 360 has \$1.264 as the
 exit price at 30/6/2019.

$$\therefore 17,578.9162 \times \$1.264 = \$22,219.75 \text{ Market Value } 30/6/2019$$

77600 - Shares in Listed Companies (Australian)

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
EVN.AX	Evolution Mining Limited	2000.000000	\$8,720.00	5000.000000	\$17,550.00	(50.31)%
SHJ.AX	Shine Corporate Ltd - Ordinary Fully Paid	0.000000		1500.000000	\$1,455.00	100%
RMS.AX	Ramelius Resources Limited	0.000000		15000.000000	\$8,700.00	100%
SAR.AX	Saracen Mineral Holdings Limited	5000.000000	\$18,400.00	5000.000000	\$10,950.00	68.04%
SLR.AX	Silver Lake Resources Limited	12000.000000	\$15,060.00	12000.000000	\$7,200.00	109.17%
IGO.AX	IGO Limited	2000.000000	\$9,440.00			100%
NST.AX	Northern Star Resources Ltd	0.000000		2000.000000	\$14,520.00	100%
NCM.AX	Newcrest Mining Limited	500.000000	\$15,975.00	500.000000	\$10,900.00	46.56%
RRL.AX	Regis Resources Limited	2000.000000	\$10,560.00	2000.000000	\$10,240.00	3.13%
PRU.AX	Perseus Mining Limited	0.000000		10000.000000	\$4,300.00	100%
SBM.AX	St Barbara Limited	3000.000000	\$8,820.00	3000.000000	\$14,490.00	(39.13)%
MYR.AX	Myer Holdings Limited	20000.000000	\$10,900.00			100%

TOTAL	CY Units	CY Balance	LY Units	LY Balance
	46500.000000	\$97,875.00	56000.000000	\$100,305.00

Supporting Documents

- Balance Review Report [Report](#)
- Holding-EVN.pdf [EVN.AX](#)
- Holding-RMS.pdf [RMS.AX](#)
- Holding-SLR.pdf [SLR.AX](#)
- Holding-NST.pdf [NST.AX](#)
- Holding-RRL.pdf [RRL.AX](#)
- Holding-SBM.pdf [SBM.AX](#)
- Investment Movement Report [Report](#)
- Holding-SHJ.pdf [SHJ.AX](#)
- Holding-SAR.pdf [SAR.AX](#)
- Holding-IGO.pdf [IGO.AX](#)
- Holding-NCM.pdf [NCM.AX](#)
- Holding-PRU.pdf [PRU.AX](#)
- Holding-MYR.pdf [MYR.AX](#)

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

Notes

Sunil Kumar Gaur

Review Point

Sales contract notes did not provide for any investment.

18/10/2020 08:07

Ward Superannuation Fund

Balance Review Report

As at 30 June 2019

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
BWAMI9070129	Bank West Account 907012-9					6,919.91	
CUA50877339	CUA Everyday Business Account					3,264.32	
748MAC	Macrovue Forex Trade Cash - AUD					10,000.00	
CUS22068659	QCCU 22068659					384.27	
74700	Managed Investments (Australian)						
OMF0003AU	Atlantic Pacific Australian Equity					17,578.7673	
77600	Shares in Listed Companies (Australian)						
EVN.AX	Evolution Mining Limited				Setup	2,000.0000	2,000.0000
IGO.AX	IGO Limited				Setup	2,000.0000	2,000.0000
MYR.AX	Myer Holdings Limited				Setup	20,000.0000	20,000.0000
NCM.AX	Newcrest Mining Limited				Setup	500.0000	500.0000
RRL.AX	Regis Resources Limited				Setup	2,000.0000	2,000.0000
SAR.AX	Saracen Mineral Holdings Limited				Setup	5,000.0000	5,000.0000
SLR.AX	Silver Lake Resources Limited				Setup	12,000.0000	12,000.0000
SBM.AX	St Barbara Limited				Setup	3,000.0000	3,000.0000
77800	Shares in Unlisted Private Companies (Australian)						
VAIH	Virgin Australia International Holdings Pty Ltd					16,000.0000	

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bank West Account 907012-9		4,409.78		66,644.99		(64,134.86)			6,919.91	6,919.91
CUA Everyday Business Account				15,671.32		(12,407.00)			3,264.32	3,264.32
Macrovue Forex Trade Cash - AUD				10,000.00					10,000.00	10,000.00
QCCU 22068659		530.20		2,001.32		(2,531.52)			0.00	0.00
		4,939.98		94,317.63		(79,073.38)			20,184.23	20,184.23
Managed Investments (Australian)										
Atlantic Pacific Australian Equity	17,425.79	22,272.65	153.13	188.90				17,578.92	22,461.55	22,219.75
		22,272.65		188.90					22,461.55	22,219.75
Shares in Listed Companies (Australian)										
Evolution Mining Limited	5,000.00	11,722.00	2,000.00	8,601.00	(5,000.00)	(11,722.00)	3,013.25	2,000.00	8,601.00	8,720.00
IGO Limited			2,000.00	9,670.86				2,000.00	9,670.86	9,440.00
Myer Holdings Limited			20,000.00	10,011.00				20,000.00	10,011.00	10,900.00
Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	15,975.00

Ward Superannuation Fund

Investment Movement Report


As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Northern Star Resources Ltd	2,000.00	9,538.00			(2,000.00)	(9,538.00)	7,165.28		0.00	
Perseus Mining Limited	10,000.00	4,511.00			(10,000.00)	(4,511.00)	(670.57)		0.00	
Ramelius Resources Limited	15,000.00	6,922.00			(15,000.00)	(6,922.00)	(33.00)		0.00	
Regis Resources Limited	2,000.00	6,631.00	2,000.00	10,051.00	(2,000.00)	(6,631.00)	939.60	2,000.00	10,051.00	10,560.00
Saracen Mineral Holdings Limited	5,000.00	6,661.00						5,000.00	6,661.00	18,400.00
Shine Corporate Ltd - Ordinary Fully Paid	1,500.00	4,016.00			(1,500.00)	(4,016.00)	(2,797.00)		0.00	
Silver Lake Resources Limited	12,000.00	4,451.00						12,000.00	4,451.00	15,060.00
St Barbara Limited	3,000.00	8,982.00	3,000.00	8,801.00	(3,000.00)	(8,982.00)	6,003.00	3,000.00	8,801.00	8,820.00
		74,243.50		47,134.86		(52,322.00)	13,620.56		69,056.36	97,875.00
Shares in Unlisted Private Companies (Australian)										
Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
		101,456.29		141,641.39		(131,395.38)	13,620.56		111,702.30	140,278.98

Balance History

 Currency Australian Dollar 
 View:

EVN, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

 Balance as at date (dd/mm/yyyy) 

 Displaying Balance History as at **30 Jun 2019**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	EVN	4.36	2,000	2,000	8,720.00

Viewing 1 - 1 of 1

Total Value: \$ 8,720.00

Transaction History

◀ View:

EVN, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2018 to 30 Jun 2019

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****4663	EVN	25/06/2019	Holding Net Movement (CHESS 510)	2,000	2,000
X*****4663	EVN	10/08/2018	Holding Net Movement (CHESS 510)	-5,000	0

Viewing 1 - 2 of 2

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT EVN ORDINARY FULLY PAID
ISSUER EVOLUTION MINING LTD

TRANSACTION DATE 21/06/2019
CONFIRMATION No. 7328041
ACCOUNT No. 242184
SETTLEMENT DATE 25/06/2019
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
2000	4.2950	\$8,590.00
2000	4.2950	\$8,590.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$8,601.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

Date: 18/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**IGO LIMITED
IGO ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	2000
Total			2000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Transactions

IGO LIMITED

Recent Transactions

Mr Francis John Ward + Mrs Sarah Jane Ward X***4663**

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
25/06/2019	CHESS DAILY MOVEMENT UP	+2000	2000

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT IGO ORDINARY FULLY PAID
ISSUER INDEPENDENCE GROUP

TRANSACTION DATE 21/06/2019
CONFIRMATION No. 7327992
ACCOUNT No. 242184
SETTLEMENT DATE 25/06/2019
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

**PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS**

QUANTITY	PRICE	CONSIDERATION
600	4.8300	\$2,898.00
464	4.8300	\$2,241.12
460	4.8300	\$2,221.80
248	4.8300	\$1,197.84
200	4.8300	\$966.00
28	4.8250	\$135.10
2000	4.8299	\$9,659.86
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$9,670.86

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381


PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

Balance History

Currency Australian Dollar 

« View:

MYR, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at **30 Jun 2019**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	MYR	0.545	20,000	20,000	10,900.00

Viewing 1 - 1 of 1

Total Value: \$ 10,900.00

Ask us now 



Transaction History

◀ View:

MYR, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from **01 Jul 2018** to **30 Jun 2019**

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****4663	MYR	11/10/2018	Holding Net Movement (CHESS 510)	20,000	20,000

Viewing 1 - 1 of 1

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT MYR ORDINARY FULLY PAID
ISSUER MYER HOLDINGS LTD

TRANSACTION DATE 09/10/2018
CONFIRMATION No. 5936095
ACCOUNT No. 242184
SETTLEMENT DATE 11/10/2018
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
18216	0.5000	\$9,108.00
1784	0.5000	\$892.00
20000	0.5000	\$10,000.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$10,011.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381


PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

Balance History

 Currency Australian Dollar 

<< View:

NCM, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

 Balance as at date (dd/mm/yyyy) 

 Displaying Balance History as at **30 Jun 2019**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	NCM	31.95	500	500	15,975.00

Viewing 1 - 1 of 1

Total Value: \$ 15,975.00

 Ask us now 



Transaction History

« View:

NCM, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2018 to 30 Jun 2019

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
No records found					

Page of 0

No records to view

Ask us now 



Level 13, 130 Pitt Street, Sydney NSW 2000, Australia
GPO Box 5351, Sydney NSW 2001, Australia
Dealing Desk 1300 136 323 Client Services 1300 360 071
T +61 (0)2 9229 6100 F +61 (0)2 9221 9365
E info@cmcmarkets.com.au cmcmarkets.com.au

Buy confirmation transacted on the ASX Limited

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

CMC Markets Stockbroking Limited
ABN 69 081 002 851
Participant of the ASX Group
AFSL No. 246381

FINANCIAL PRODUCT NCM ORDINARY FULLY PAID
ISSUER NEWCREST MINING

CONFIRMATION No. 4234022
ACCOUNT No. 242184
SETTLEMENT DATE 09/06/2016
SETTLEMENT TIME 11:00 am
TRANSACTION DATE 07/06/2016
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
250	21.6700	\$5,417.50
250	21.6700	\$5,417.50
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$5,428.50

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

REGISTRATION DETAILS

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309



Bill Code: 9340
Ref: 03304752421845

If incorrect please amend and return

Contact your participating Bank, Credit Union or Building Society
to make payment from your cheque or savings account.

Payment Options

A. CMC Markets Cash Account

We operate this facility with Bankwest and have found it the most convenient way to settle your financial product transactions. There are no account keeping fees and your account is debited automatically at the Settlement Time. Please call us to open an account.

B. BPAY

BPAY is a simple and effective way of depositing funds into our trust account. The service is offered through all the major banks and registering is simply done by calling your bank's BPAY telephone number. Once registered, to make a payment, please call your participating financial institution to make payment. You will need to quote the Biller Code and your BPAY reference number (refer above). Payment must be effected on the day before the Settlement Time to ensure purchases are settled on time.

C. Electronic Funds Transfer (EFT)

Trust Account Name: CMC Markets Stockbroking Limited Trust Account
BSB: 302-100 Account No: 0330475
Branch: BankWest Sydney - 84 King Street, Sydney NSW 2000
Important: If using EFT please ensure that your CMC Markets Stockbroking account number is entered into the Lodgement Reference Number (LRN) field. We may not be able to identify your payment if this number is not supplied

D. Payment by Cheque. Please tick if cheque enclosed

Detach and send slip with payment. Please ensure we receive your cheque by the settlement time on the settlement date. This may require you to send funds by mail n T+1 (the day after the trade date). Please post all payments our nearest CMC Markets Stockbroking post office box.



Balance History

Currency Australian Dollar ▼

◀ View:

NST, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy)

Displaying Balance History as at **30 Jun 2019**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	NST	11.65	0	0	0.00

Viewing 1 - 1 of 1

Total Value: \$ 0.00

Ask us now

Transaction History

◀ View:

NST, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2018 to 30 Jun 2019

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****4663	NST	10/10/2018	Holding Net Movement (CHESS 510)	-2,000	0

Viewing 1 - 1 of 1

Date: 18/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**PERSEUS MINING LIMITED
PRU ORDINARY FULLY PAID SHARES Zero Balance**

Name	Share Type	Register	Quantity	
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	0	Zero Balance
		Total	0	

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Transactions

PERSEUS MINING LIMITED

Recent Transactions

Mr Francis John Ward + Mrs Sarah Jane Ward X*****4663

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
12/10/2018	CHESS DAILY MOVEMENT DOWN	-9905	0
4/10/2018	CHESS DAILY MOVEMENT DOWN	-95	9905
14/04/2016	CHESS DAILY MOVEMENT UP	+10000	10000

Date: 18/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**RAMELIUS RESOURCES LIMITED
RMS ORDINARY FULLY PAID SHARES Zero Balance**

Name	Share Type	Register	Quantity	
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	SA	0	Zero Balance
		Total	0	

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Transactions

RAMELIUS RESOURCES LIMITED

Recent Transactions

Mr Francis John Ward + Mrs Sarah Jane Ward X***4663**

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
10/10/2018	CHESS DAILY MOVEMENT DOWN	-15000	0
23/09/2016	CHESS DAILY MOVEMENT UP	+5000	15000
20/05/2016	CHESS DAILY MOVEMENT UP	+10000	10000

Date: 18/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**REGIS RESOURCES LIMITED
RRL ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	VIC	2000
		Total	2000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Transactions

REGIS RESOURCES LIMITED

Recent Transactions

Mr Francis John Ward + Mrs Sarah Jane Ward X*****4663

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
25/06/2019	CHESS DAILY MOVEMENT UP	+2000	2000
10/10/2018	CHESS DAILY MOVEMENT DOWN	-2000	0
10/06/2016	CHESS DAILY MOVEMENT UP	+2000	2000

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT RRL ORDINARY FULLY PAID
ISSUER REGIS RESOURCES

TRANSACTION DATE 21/06/2019
CONFIRMATION No. 7327886
ACCOUNT No. 242184
SETTLEMENT DATE 25/06/2019
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
900	5.0200	\$4,518.00
635	5.0200	\$3,187.70
320	5.0200	\$1,606.40
145	5.0200	\$727.90
2000	5.0200	\$10,040.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$10,051.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

Date: 18/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**SARACEN MINERAL HOLDINGS LIMITED
SAR ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	5000
Total			5000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Transactions

SARACEN MINERAL HOLDINGS LIMITED

Recent Transactions

Mr Francis John Ward + Mrs Sarah Jane Ward X***4663**

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
6/10/2020	CHESS DAILY MOVEMENT DOWN	-5000	0
10/06/2016	CHESS DAILY MOVEMENT UP	+5000	5000



Level 13, 130 Pitt Street, Sydney NSW 2000, Australia
GPO Box 5351, Sydney NSW 2001, Australia
Dealing Desk 1300 136 323 Client Services 1300 360 071
T +61 (0)2 9229 6100 F +61 (0)2 9221 9365
E info@cmcmarkets.com.au cmcmarkets.com.au

Buy confirmation transacted on the ASX Limited

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

CMC Markets Stockbroking Limited
ABN 69 081 002 851
Participant of the ASX Group
AFSL No. 246381

FINANCIAL PRODUCT SAR ORDINARY FULLY PAID
ISSUER SARACEN MINERAL

CONFIRMATION No. 4236766
ACCOUNT No. 242184
SETTLEMENT DATE 10/06/2016
SETTLEMENT TIME 11:00 am
TRANSACTION DATE 08/06/2016
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
5000	1.3300	\$6,650.00
5000	1.3300	\$6,650.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$6,661.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

REGISTRATION DETAILS

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309



Bill Code: 9340
Ref: 03304752421845

If incorrect please amend and return

Contact your participating Bank, Credit Union or Building Society
to make payment from your cheque or savings account.

Payment Options

A. CMC Markets Cash Account

We operate this facility with Bankwest and have found it the most convenient way to settle your financial product transactions. There are no account keeping fees and your account is debited automatically at the Settlement Time. Please call us to open an account.

B. BPAY

BPAY is a simple and effective way of depositing funds into our trust account. The service is offered through all the major banks and registering is simply done by calling your bank's BPAY telephone number. Once registered, to make a payment, please call your participating financial institution to make payment. You will need to quote the Biller Code and your BPAY reference number (refer above). Payment must be effected on the day before the Settlement Time to ensure purchases are settled on time.

C. Electronic Funds Transfer (EFT)

Trust Account Name: CMC Markets Stockbroking Limited Trust Account
BSB: 302-100 Account No: 0330475
Branch: BankWest Sydney - 84 King Street, Sydney NSW 2000
Important: If using EFT please ensure that your CMC Markets Stockbroking account number is entered into the Lodgement Reference Number (LRN) field. We may not be able to identify your payment if this number is not supplied

D. Payment by Cheque. Please tick if cheque enclosed

Detach and send slip with payment. Please ensure we receive your cheque by the settlement time on the settlement date. This may require you to send funds by mail n T+1 (the day after the trade date). Please post all payments our nearest CMC Markets Stockbroking post office box.

Date: 18/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**ST BARBARA LIMITED
SBM ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	3000
Total			3000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Transactions

ST BARBARA LIMITED

Recent Transactions

Mr Francis John Ward + Mrs Sarah Jane Ward X***4663**

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
25/06/2019	CHESS DAILY MOVEMENT UP	+3000	3000
27/07/2018	CHESS DAILY MOVEMENT DOWN	-3000	0
23/09/2016	CHESS DAILY MOVEMENT UP	+1000	3000
9/06/2016	CHESS DAILY MOVEMENT UP	+2000	2000

TRADE CONFIRMATION

Buy Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT SBM ORDINARY FULLY PAID
ISSUER ST BARBARA LIMITED

TRANSACTION DATE 21/06/2019
CONFIRMATION No. 7327932
ACCOUNT No. 242184
SETTLEMENT DATE 25/06/2019
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS

QUANTITY	PRICE	CONSIDERATION
1099	2.9300	\$3,220.07
751	2.9300	\$2,200.43
567	2.9300	\$1,661.31
462	2.9300	\$1,353.66
47	2.9300	\$137.71
35	2.9300	\$102.55
24	2.9300	\$70.32
12	2.9300	\$35.16
3	2.9300	\$8.79
3000	2.9300	\$8,790.00
BROKERAGE		\$10.00
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$1.00
AMOUNT DUE AND PAYABLE		\$8,801.00

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

Balance History

Currency Australian Dollar 

 View:

SHJ, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at **30 Jun 2019**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	SHJ	0.665	0	0	0.00

Viewing 1 - 1 of 1

Total Value: \$ 0.00

Chat Feedback s Limited

Type your message... Send

Transaction History

◀ View:

SHJ, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2018 to 30 Jun 2019

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****4663	SHJ	11/07/2018	Holding Net Movement (CHESS 510)	-1,500	0

Viewing 1 - 1 of 1

Chat **Feedback** s Limited

Type your message... Send

Date: 18/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**SILVER LAKE RESOURCES LIMITED
SLR ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	12000
		Total	12000

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Transactions

SILVER LAKE RESOURCES LIMITED

Recent Transactions

Mr Francis John Ward + Mrs Sarah Jane Ward X*****4663

ORDINARY FULLY PAID SHARES

Date	Transaction	Movement	Running balance
6/10/2020	CHESS DAILY MOVEMENT DOWN	-12000	0
14/04/2016	HOLDING NET MOVEMENT	+12000	12000

77800 - Shares in Unlisted Private Companies (Australian)

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
VAIH	Virgin Australia International Holdings Pty Ltd	16000.000000		16000.000000		0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		16000.000000		16000.000000		

Supporting Documents

- Investment Movement Report [Report](#)
- BAL VAIH 30-6-2019.pdf [VAIH](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bank West Account 907012-9		4,409.78		66,644.99		(64,134.86)			6,919.91	6,919.91
CUA Everyday Business Account				15,671.32		(12,407.00)			3,264.32	3,264.32
Macrovue Forex Trade Cash - AUD				10,000.00					10,000.00	10,000.00
QCCU 22068659		530.20		2,001.32		(2,531.52)			0.00	0.00
		4,939.98		94,317.63		(79,073.38)			20,184.23	20,184.23
Managed Investments (Australian)										
Atlantic Pacific Australian Equity	17,425.79	22,272.65	153.13	188.90				17,578.92	22,461.55	22,219.75
		22,272.65		188.90					22,461.55	22,219.75
Shares in Listed Companies (Australian)										
Evolution Mining Limited	5,000.00	11,722.00	2,000.00	8,601.00	(5,000.00)	(11,722.00)	3,013.25	2,000.00	8,601.00	8,720.00
IGO Limited			2,000.00	9,670.86				2,000.00	9,670.86	9,440.00
Myer Holdings Limited			20,000.00	10,011.00				20,000.00	10,011.00	10,900.00
Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	15,975.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Northern Star Resources Ltd	2,000.00	9,538.00			(2,000.00)	(9,538.00)	7,165.28		0.00	
Perseus Mining Limited	10,000.00	4,511.00			(10,000.00)	(4,511.00)	(670.57)		0.00	
Ramelius Resources Limited	15,000.00	6,922.00			(15,000.00)	(6,922.00)	(33.00)		0.00	
Regis Resources Limited	2,000.00	6,631.00	2,000.00	10,051.00	(2,000.00)	(6,631.00)	939.60	2,000.00	10,051.00	10,560.00
Saracen Mineral Holdings Limited	5,000.00	6,661.00						5,000.00	6,661.00	18,400.00
Shine Corporate Ltd - Ordinary Fully Paid	1,500.00	4,016.00			(1,500.00)	(4,016.00)	(2,797.00)		0.00	
Silver Lake Resources Limited	12,000.00	4,451.00						12,000.00	4,451.00	15,060.00
St Barbara Limited	3,000.00	8,982.00	3,000.00	8,801.00	(3,000.00)	(8,982.00)	6,003.00	3,000.00	8,801.00	8,820.00
		74,243.50		47,134.86		(52,322.00)	13,620.56		69,056.36	97,875.00
Shares in Unlisted Private Companies (Australian)										
Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
		101,456.29		141,641.39		(131,395.38)	13,620.56		111,702.30	140,278.98

Date: 11/02/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**VIRGIN AUSTRALIA HOLDINGS LIMITED
VAIH BENEFICIAL INTERESTS Unlisted**

Name	Share Type	Register	Quantity	
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	QLD	16000	Unlisted
		Total	16000	

Sincerely,
Computershare

Only Computershare managed holdings are listed.

85000 - Income Tax Payable/Refundable

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$713.40)	\$1,111.11	(164.21)%
TOTAL		CY Balance	LY Balance	
		(\$713.40)	\$1,111.11	

Supporting Documents

- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- ATO ICA.pdf [85000](#)
- 2019 Statement Of Taxable Income.pdf [85000](#)
- ATO ITA.pdf [85000](#)

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Notes

Sunil Kumar Gaur

Review Point | 85000

18/10/2020 07:24

There is a credit balance of \$446.62 in ICA.

Ward Superannuation Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2018 - 30 June 2019			Net Capital Gains	9,466.28	0.00 %	0.00
Segment - 01 July 2018 to 30 June 2019						
Label C						
	31/07/2018	25000/BWAMI9070129	Bank West Account 907012-9	0.07		
	31/07/2018	25000/CUS22068659	QCCU 22068659	0.73		
	29/08/2018	25000/CUS22068659	QCCU 22068659	0.59		
	31/08/2018	25000/BWAMI9070129	Bank West Account 907012-9	1.15		
	19/09/2018	25000/WARD0009_ATOINT	ATO Interest	0.75		
	28/09/2018	25000/BWAMI9070129	Bank West Account 907012-9	1.28		
	31/10/2018	25000/BWAMI9070129	Bank West Account 907012-9	18.05		
	30/11/2018	25000/BWAMI9070129	Bank West Account 907012-9	26.54		
	31/12/2018	25000/CUA50877339	CUA Everyday Business Account	0.01		
	31/12/2018	25000/BWAMI9070129	Bank West Account 907012-9	27.43		
	31/01/2019	25000/BWAMI9070129	Bank West Account 907012-9	27.44		
	28/02/2019	25000/BWAMI9070129	Bank West Account 907012-9	24.80		
	29/03/2019	25000/BWAMI9070129	Bank West Account 907012-9	25.70		
	30/04/2019	25000/BWAMI9070129	Bank West Account 907012-9	28.39		
	31/05/2019	25000/BWAMI9070129	Bank West Account 907012-9	27.53		
	28/06/2019	25000/BWAMI9070129	Bank West Account 907012-9	14.96		
	30/06/2019	25000/CUA50877339	CUA Everyday Business Account	0.03		
			Total	225.45	0.000 %	0.00
Label D1						

Ward Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label D1						
	30/06/2019	23800/OMF0003AU	Atlantic Pacific Australian Equity	5.47		
			Total	5.47	0.000 %	0.00
Label K						
	26/09/2018	23900/RRL.AX	Regis Resources Limited	160.00		
	28/09/2018	23900/NST.AX	Northern Star Resources Ltd	100.00		
	05/10/2018	23900/NCM.AX	Newcrest Mining Limited	75.25		
	22/03/2019	23900/NCM.AX	Newcrest Mining Limited	52.36		
			Total	387.61	0.000 %	0.00
Label L						
	26/09/2018	23900/RRL.AX	Regis Resources Limited	68.57		
	28/09/2018	23900/NST.AX	Northern Star Resources Ltd	42.86		
	05/10/2018	23900/NCM.AX	Newcrest Mining Limited	32.25		
	22/03/2019	23900/NCM.AX	Newcrest Mining Limited	22.44		
			Total	166.12	0.000 %	0.00
Label M						
	30/06/2019	23800/OMF0003AU	Atlantic Pacific Australian Equity	1,044.67		
			Total	1,044.67	0.000 %	0.00
Total Segment ECPI *						0.00

Ward Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2018 - 30 June 2019

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
				SMSF Annual Return Rounding	0.00
				Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Ward Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
Segment - 01 July 2018 to 30 June 2019								
Label H								
	30/07/2018	30700	Auditor's Remuneration	385.00				
	17/06/2019	30700	Auditor's Remuneration	418.00				
			Total	803.00	0.000 %	803.00	0.00	
Label J								
	23/06/2019	30100	Accountancy Fees	1,760.00				
	01/08/2018	30100	Accountancy Fees	1,760.00				
			Total	3,520.00	0.000 %	3,520.00	0.00	
	19/09/2018	30400	ATO Supervisory Levy	259.00				
	22/05/2019	30400	ATO Supervisory Levy	259.00				
			Total	518.00	0.000 %	518.00	0.00	
						Label Total	4,038.00	0.00
						Total Segment Expenses	4,841.00	0.00
						Total Expenses *	4,841.00	0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Ward Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	14,038.42
Less	
Increase in MV of investments	3,105.08
Realised Accounting Capital Gains	13,620.56
Accounting Trust Distributions	1,540.72
	<hr/> 18,266.36
Add	
Franking Credits	253.17
Foreign Credits	1.23
Net Capital Gains	9,466.00
Taxable Trust Distributions	957.62
Distributed Foreign income	4.24
	<hr/> 10,682.26
SMSF Annual Return Rounding	(2.32)
	<hr/> 6,452.00
Taxable Income or Loss	<hr/> 6,452.00
Income Tax on Taxable Income or Loss	967.80
Less	
Franking Credits	253.17
Foreign Credits	1.23
	<hr/>
CURRENT TAX OR REFUND	<hr/> 713.40
Supervisory Levy	259.00
	<hr/>
AMOUNT DUE OR REFUNDABLE	<hr/> 972.40

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				9,466.28
Sub-Total				9,466.28
Ignore Cents				0.28
Total				9,466.00
C - Income - Gross interest				
	31/07/2018	25000/BWAMI9070129	Bank West Account 907012-9	0.07
	31/07/2018	25000/CUS22068659	QCCU 22068659	0.73
	29/08/2018	25000/CUS22068659	QCCU 22068659	0.59
	31/08/2018	25000/BWAMI9070129	Bank West Account 907012-9	1.15
	19/09/2018	25000/WARD0009_ATOIN TEREST	ATO Interest	0.75
	28/09/2018	25000/BWAMI9070129	Bank West Account 907012-9	1.28
	31/10/2018	25000/BWAMI9070129	Bank West Account 907012-9	18.05
	30/11/2018	25000/BWAMI9070129	Bank West Account 907012-9	26.54
	31/12/2018	25000/BWAMI9070129	Bank West Account 907012-9	27.43
	31/12/2018	25000/CUA50877339	CUA Everyday Business Account	0.01
	31/01/2019	25000/BWAMI9070129	Bank West Account 907012-9	27.44
	28/02/2019	25000/BWAMI9070129	Bank West Account 907012-9	24.80
	29/03/2019	25000/BWAMI9070129	Bank West Account 907012-9	25.70
	30/04/2019	25000/BWAMI9070129	Bank West Account 907012-9	28.39
	31/05/2019	25000/BWAMI9070129	Bank West Account 907012-9	27.53
	28/06/2019	25000/BWAMI9070129	Bank West Account 907012-9	14.96
	30/06/2019	25000/CUA50877339	CUA Everyday Business Account	0.03
Sub-Total				225.45
Ignore Cents				0.45
Total				225.00
D1 - Income - Gross foreign income				
	30/06/2019	23800/OMF0003AU	Atlantic Pacific Australian Equity	5.47
Sub-Total				5.47
Ignore Cents				0.47
Total				5.00
D - Income - Net foreign income				
	30/06/2019	23800/OMF0003AU	Atlantic Pacific Australian Equity	5.47
Sub-Total				5.47
Ignore Cents				0.47
Total				5.00
K - Franked dividend amount				
	26/09/2018	23900/RRL.AX	Regis Resources Limited	160.00
	28/09/2018	23900/NST.AX	Northern Star Resources Ltd	100.00
	05/10/2018	23900/NCM.AX	Newcrest Mining Limited	75.25
	22/03/2019	23900/NCM.AX	Newcrest Mining Limited	52.36

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
K - Franked dividend amount				
Sub-Total				387.61
Ignore Cents				0.61
Total				387.00
L - Income - Dividend franking credit				
	26/09/2018	23900/RRL.AX	Regis Resources Limited	68.57
	28/09/2018	23900/NST.AX	Northern Star Resources Ltd	42.86
	05/10/2018	23900/NCM.AX	Newcrest Mining Limited	32.25
	22/03/2019	23900/NCM.AX	Newcrest Mining Limited	22.44
Sub-Total				166.12
Ignore Cents				0.12
Total				166.00
M - Gross trust distributions				
	30/06/2019	23800/OMF0003AU	Atlantic Pacific Australian Equity	1,044.67
Sub-Total				1,044.67
Ignore Cents				0.67
Total				1,044.00
W - GROSS INCOME (Sum of labels A to U)				
				11,293.00
Sub-Total				11,293.00
Ignore Cents				0.00
Total				11,293.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				11,293.00
Sub-Total				11,293.00
Ignore Cents				0.00
Total				11,293.00
H1 - Expenses - SMSF auditor fee				
	30/07/2018	30700	Auditor's Remuneration	385.00
	17/06/2019	30700	Auditor's Remuneration	418.00
Sub-Total				803.00
Ignore Cents				0.00
Total				803.00
J1 - Expenses - Management and administration expenses				
	01/08/2018	30100	Accountancy Fees	1,760.00
	23/06/2019	30100	Accountancy Fees	1,760.00
	19/09/2018	30400	ATO Supervisory Levy	259.00
	22/05/2019	30400	ATO Supervisory Levy	259.00
Sub-Total				4,038.00
Ignore Cents				0.00
Total				4,038.00

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount
N - TOTAL DEDUCTIONS				
				4,841.00
Sub-Total				4,841.00
Ignore Cents				0.00
Total				4,841.00
O - TAXABLE INCOME OR LOSS				
				6,452.00
Sub-Total				6,452.00
Ignore Cents				0.00
Total				6,452.00
Z - TOTAL SMSF EXPENSES				
				4,841.00
Sub-Total				4,841.00
Ignore Cents				0.00
Total				4,841.00
A - Taxable income				
				6,452.00
Sub-Total				6,452.00
Ignore Cents				0.00
Total				6,452.00
T1 - Tax on taxable income				
				967.80
Sub-Total				967.80
Ignore Cents				0.00
Total				967.80
B - Gross Tax				
				967.80
Sub-Total				967.80
Ignore Cents				0.00
Total				967.80
C1 - Foreign income tax offset				
	30/06/2019	23800/OMF0003AU	Atlantic Pacific Australian Equity	1.23
Sub-Total				1.23
Ignore Cents				0.00
Total				1.23
C - Non-refundable non-carry forward tax offsets				
				1.23
Sub-Total				1.23
Ignore Cents				0.00
Total				1.23

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
T2 - SUBTOTAL				
				966.57
Sub-Total				966.57
Ignore Cents				0.00
Total				966.57
T3 - SUBTOTAL 2				
				966.57
Sub-Total				966.57
Ignore Cents				0.00
Total				966.57
E1 - Complying fund's franking credits tax offset				
	26/09/2018	23900/RRL.AX	Regis Resources Limited	68.57
	28/09/2018	23900/NST.AX	Northern Star Resources Ltd	42.86
	05/10/2018	23900/NCM.AX	Newcrest Mining Limited	32.25
	22/03/2019	23900/NCM.AX	Newcrest Mining Limited	22.44
	30/06/2019	23800/OMF0003AU	Atlantic Pacific Australian Equity	87.05
Sub-Total				253.17
Ignore Cents				0.00
Total				253.17
E - Refundable tax offsets				
				253.17
Sub-Total				253.17
Ignore Cents				0.00
Total				253.17
T5 - TAX PAYABLE				
				713.40
Sub-Total				713.40
Ignore Cents				0.00
Total				713.40
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				972.40
Sub-Total				972.40
Ignore Cents				0.00
Total				972.40



Australian Government
Australian Taxation Office

Agent SAM GRECO & CO.
Client THE TRUSTEE FOR WARD
SUPERANNUATION FUND
ABN 70 949 894 694
TFN 895 919 698

Activity statement 001

Date generated	14/08/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$446.62 CR

Transactions

0 results found - from **01 July 2017** to **14 August 2020** sorted by **processed date** ordered **oldest to newest**

Ward Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	14,038.23
Less	
Increase in MV of investments	3,104.89
Realised Accounting Capital Gains	13,620.56
Accounting Trust Distributions	1,540.72
	<u>18,266.17</u>
Add	
Franking Credits	253.17
Foreign Credits	1.23
Net Capital Gains	9,466.00
Taxable Trust Distributions	957.62
Distributed Foreign income	4.24
	<u>10,682.26</u>
SMSF Annual Return Rounding	(2.32)
	<u>6,452.00</u>
Taxable Income or Loss	<u>6,452.00</u>
Income Tax on Taxable Income or Loss	967.80
Less	
Franking Credits	253.17
Foreign Credits	1.23
	<u>713.40</u>
CURRENT TAX OR REFUND	713.40
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	972.40



Australian Government

Australian Taxation Office

Agent SAM GRECO & CO.

Client THE TRUSTEE FOR WARD
SUPERANNUATION FUND

ABN 70 949 894 694

TFN 895 919 698

Income tax 551

Date generated	14/08/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **01 July 2017** to **14 August 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 Aug 2018	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$55.01	\$55.01 CR
9 Aug 2018	9 Aug 2018	Interest on overpayment for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$0.75	\$55.76 CR
9 Aug 2018	14 Aug 2018	EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$55.76		\$0.00
15 Aug 2018	14 Aug 2018	Repaid EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$55.76	\$55.76 CR
15 Aug 2018	20 Aug 2018	Cheque refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$55.76		\$0.00
17 May 2019	17 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$91.48	\$91.48 CR
17 May 2019	22 May 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$91.48		\$0.00

A - Financial Statements

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Supporting Documents

- 2020 Handi Tax Return1.pdf
- signed 2019 Financial Statements - Ward Superannuation Fund.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

Summary Error Report

Client : WARD0009 Ward Superannuation Fund

Form Type : Self Managed Super

By: SUNIL on 29/01/2021 (2019 v4.01)

FORM_MS No 1

Error	GEN.001001	Mandatory field not supplied (AuditorReport.Signature.Date)
Error	GEN.430316	Invalid context. ABN must be present in the Intermediary context (identifier)
Error		Error in Main form MS : Capital losses brought forward amounts exist at Item 14 from rollover - please check & edit item
Error		Error in Main form MS : Trustee or Director's Declaration Date is missing
Error		Error in Main form MS : Tax Agent's Declaration Date is missing
Warning	1	Warning in CGT Schedule : Capital Gains Tax (CGT) Schedule is attached and Net Capital Gains do not exceed \$10,000
Warning	2	Warning in Main form MS : Area code length > 2 characters - payload adjustment has been made where applicable

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

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

Privacy

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

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

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 Year Name of partnership, trust, fund or entity

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

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number Account Name

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

Signature

Date

Self-managed superannuation fund annual return

2019

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 2019 (NAT 71287)

 Return year

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2019 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B

Was Part B of the audit report qualified?

 C

If the audit report was qualified, have the reported issues been rectified?

 D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

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

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

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

B Financial institution account details for tax refunds

Use Agent Trust Account?

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

BSB number Account number

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

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund

A **Y**

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

C **Y**

Fund's tax file number (TFN) 895 919 698

Fund benefit structure **B** **A** Code

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

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

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

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

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

If 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** Print Y for yes

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

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

Section B: Income

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

11 Income

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

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain A 9,466

Gross rent and other leasing and hiring income B

Gross interest C 225

Forestry managed investment scheme income X

Gross foreign income D1 5

Net foreign income D 5 Loss

Australian franking credits from a New Zealand company E

Transfers from foreign funds F Number

Gross payments where ABN not quoted H

Gross distribution from partnerships I Loss

* Unfranked dividend amount J

* Franked dividend amount K 387

* Dividend franking credit L 166

* Gross trust distributions M 1,044 Code P

Calculation of assessable contributions

Assessable employer contributions

R1 0

plus Assessable personal contributions

R2 0

plus #*No-TFN-quoted contributions

R3 0

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

less Transfer of liability to life insurance company or PST

R6 0

Assessable contributions (R1 plus R2 plus R3 less R6) R 0

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

* Other income S Code

*Assessable income due to changed tax status of fund T

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

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

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

Exempt current pension income Y

TOTAL ASSESSABLE INCOME (W less Y) V 11,293 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	<input type="text"/>		A2	<input type="text"/>
Interest expenses overseas	B1	<input type="text"/>		B2	<input type="text"/>
Capital works expenditure	D1	<input type="text"/>		D2	<input type="text"/>
Decline in value of depreciating assets	E1	<input type="text"/>		E2	<input type="text"/>
Insurance premiums – members	F1	<input type="text"/>		F2	<input type="text"/>
Death benefit increase	G1	<input type="text"/>			
SMSF auditor fee	H1	<input type="text" value="803"/>		H2	<input type="text"/>
Investment expenses	I1	<input type="text"/>		I2	<input type="text"/>
Management and administration expenses	J1	<input type="text" value="4,038"/>		J2	<input type="text"/>
Forestry managed investment scheme expense	U1	<input type="text"/>		U2	<input type="text"/>
Other amounts	L1	<input type="text"/>	Code <input type="text"/>	L2	<input type="text"/>
Tax losses deducted	M1	<input type="text"/>			

TOTAL DEDUCTIONS
N
 (Total A1 to M1)

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

#TAXABLE INCOME OR LOSS
O Loss
(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 2019 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 <input type="text" value="1.23"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="1.23"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

SUBTOTAL 1

T2
(B less C –cannot be less than zero)

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

SUBTOTAL 2

T3
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset E1 <input type="text" value="253.17"/>	Refundable tax offsets E <input type="text" value="253.17"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

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

Section 102AAM interest charge

G

Credit for interest on early payments – amount of interest

H1

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

H2

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

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

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

#Tax offset refunds

(Remainder of refundable tax offsets).

I

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

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax payable

S

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

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years

U

Net capital losses carried forward to later income years

V

Net capital losses brought forward from prior years

Net capital losses carried forward to later income years

Non-Collectables	<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>

<input type="text" value="0"/>
<input type="text" value="0"/>

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

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

Title		Mr	See the Privacy note in the Declaration.	Member Number	1
Family name		Ward	Member'sTFN	155 693 607	
First given name		Francis	Account status		
Other given names		John	<input type="radio"/> Code		
Date of birth		11/09/1960	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 128,227.90

Refer to instructions for completing these labels

Employer contributions
A

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

Proceeds from primary residence disposal
H

Receipt date
H

Assessable foreign superannuation fund amount
I

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K

Transfer from reserve: non-assessable amount
L

Contributions from non-complying funds and previously non-complying funds
T

Any other contributions (including Super Co-contributions and low Income Super Contributions)
M

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

Other transactions

Accumulation phase account balance	S1 <input type="text" value="141,552.73"/>
Retirement phase account balance - Non CDBIS	S2 <input type="text" value="0.00"/>
Retirement phase account balance - CDBIS	S3 <input type="text" value="0.00"/>
<input type="text" value="0"/> TRIS Count	

Allocated earnings or losses	O <input type="text" value="13,324.83"/>	Loss
Inward rollovers and transfers	P <input type="text"/>	
Outward rollovers and transfers	Q <input type="text"/>	Code
Lump Sum payment	R1 <input type="text"/>	Code
Income stream payment	R2 <input type="text"/>	Code

CLOSING ACCOUNT BALANCE **S**
 S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

See the Privacy note in the Declaration.

Title Member's TFN Member Number

Family name Account status Code

First given name

Other given names

Date of birth If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions

ABN of principal employer

Personal contributions

CGT small business retirement exemption

CGT small business 15-year exemption amount

Personal injury election

Spouse and child contributions

Other third party contributions

Proceeds from primary residence disposal

Receipt date

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

Contributions from non-complying funds and previously non-complying funds

Any other contributions (including Super Co-contributions and low Income Super Contributions)

TOTAL CONTRIBUTIONS 0.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance 0.00

Retirement phase account balance - Non CDBIS 0.00

Retirement phase account balance - CDBIS 0.00

TRIS Count

Allocated earnings or losses

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payment

Income stream payment

CLOSING ACCOUNT BALANCE 0.00
S1 plus S2 plus S3

Accumulation phase value

Retirement phase value

Outstanding limited recourse borrowing arrangement amount

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text" value="22,219"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="20,184"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text"/>
Listed shares	H	<input type="text" value="97,875"/>
Unlisted shares	I	<input type="text"/>

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

Limited recourse borrowing arrangements	J	<input type="text" value="0"/>
---	----------	--------------------------------

Non-residential real property	K	<input type="text"/>
Residential real property	L	<input type="text"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="1,540"/>

15c Other investments

Crypto-Currency	N	<input type="text"/>
-----------------	----------	----------------------

15d Overseas direct investments

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

TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	U	<input type="text" value="141,818"/>
---	----------	--------------------------------------

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>	
Permissible temporary borrowings	V2 <input type="text"/>	
Other borrowings	V3 <input type="text"/>	
		Borrowings V <input type="text" value="0"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCEs from Sections F and G)	W <input type="text" value="141,552"/>
Reserve accounts	X <input type="text"/>
Other liabilities	Y <input type="text" value="266"/>
TOTAL LIABILITIES	Z <input type="text" value="141,818"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

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

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019). **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 2019. **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 2019 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **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 (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date Day Month Year

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number Area code 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 2019 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

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number Area code Number

Tax agent number

Reference number

Sensitive (when completed)

Capital gains tax (CGT) schedule**2019**

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

Tax file number (TFN) **895 919 698**Taxpayer's name **Ward Superannuation Fund**Australian Business Number (ABN) **70 949 894 694****1 Current year capital gains and capital losses**

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text" value="17,206"/>	K \$ <input type="text" value="3,585"/>
Other shares	B \$ <input type="text"/>	L \$ <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text"/>	M \$ <input type="text"/>
Other units	D \$ <input type="text"/>	N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text" value="578"/>	Q \$ <input type="text"/>
Collectables	H \$ <input type="text"/>	R \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text"/>	
Total current year capital gains	J \$ <input type="text" value="17,784"/>	

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 \$ <input type="text" value="3,585"/>
Total current year net capital losses applied	B \$ <input type="text" value="3,585"/>
Total prior year net capital losses applied	C \$ <input type="text"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$ <input type="text"/>
Total capital losses applied	E \$ <input type="text" value="3,585"/>

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

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

4 CGT discountTotal CGT discount applied **A** \$

Sensitive (when completed)

6 Net capital gain

Net capital gain

A \$

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

Taxpayer's declaration

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

Important

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

Privacy

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

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

Signature

Date

Contact person

Daytime contact number (include area code)

<input type="text"/>	<input type="text"/>
----------------------	----------------------

11 February, 2021

The Trustees
Ward Superannuation Fund
PO Box 51
KALBAR QLD 4309

Dear John and Sarah,

Re: Ward Superannuation Fund

Enclosed please find the 2019 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Audit Representation Letter;
6. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will **NOT** issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **as soon as possible**. However for the 2019 year, we have calculated that the Super Fund has an amount Payable of **\$972.40** after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts, however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters

2021 Concessional Contributions Cap - from 1 July 2019, the general concessional contribution cap is \$25,000 for all individuals, regardless of age.

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards

Sam Greco

SAM GRECO

Encls

Francis John Ward

.....
FRANCIS JOHN WARD

Ward Superannuation Fund

Financial Statements & Reports

for the year ended

30 June 2019



Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: info@taxonline.com.au

Ward Superannuation Fund
Operating Statement
For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Income			
Investment Income			
Trust Distributions	9	1,540.72	188.90
Dividends Received	8	387.61	1,295.51
Interest Received		225.45	7.26
Investment Gains			
Changes in Market Values	10	16,725.64	29,437.19
Total Income		<u>18,879.42</u>	<u>30,928.86</u>
Expenses			
Accountancy Fees		3,520.00	0.00
ATO Supervisory Levy		518.00	0.00
Auditor's Remuneration		803.00	0.00
Bank Charges		0.00	14.00
		<u>4,841.00</u>	<u>14.00</u>
Total Expenses		<u>4,841.00</u>	<u>14.00</u>
Benefits accrued as a result of operations before income tax		<u>14,038.42</u>	<u>30,914.86</u>
Income Tax Expense	11	713.40	(350.48)
Benefits accrued as a result of operations		<u>13,325.02</u>	<u>31,265.34</u>

F.W.

The accompanying notes form part of these financial statements.

Ward Superannuation Fund
Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Managed Investments (Australian)	2	22,219.75	21,682.91
Shares in Listed Companies (Australian)	3	97,875.00	100,305.00
Total Investments		<u>120,094.75</u>	<u>121,987.91</u>
Other Assets			
Bank West Account 907012-9		6,919.91	4,409.78
Distributions Receivable		1,540.72	188.90
QCCU 22068659		0.00	530.20
CUA Everyday Business Account		3,264.32	0.00
Macrovue Forex Trade Cash - AUD		10,000.00	0.00
ATO Activity Statement Account		446.62	0.00
Income Tax Refundable		0.00	1,111.11
Total Other Assets		<u>22,171.57</u>	<u>6,239.99</u>
Total Assets		<u>142,266.32</u>	<u>128,227.90</u>
Less:			
Liabilities			
Income Tax Payable		713.40	0.00
Total Liabilities		<u>713.40</u>	<u>0.00</u>
Net assets available to pay benefits		<u>141,552.92</u>	<u>128,227.90</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	5, 6		
Ward, Francis John - Accumulation		141,552.92	128,227.90
Total Liability for accrued benefits allocated to members' accounts		<u>141,552.92</u>	<u>128,227.90</u>

F.W.

The accompanying notes form part of these financial statements.

Ward Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

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

The financial statements have been prepared on 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 Trustee(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.

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 values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2019

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

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

Rental revenue

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

Distribution revenue

Distributions from 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. 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: Managed Investments (Australian)

	2019 \$	2018 \$
Atlantic Pacific Australian Equity	22,219.75	21,682.91
	22,219.75	21,682.91

Note 3: Shares in Listed Companies (Australian)

	2019 \$	2018 \$
Evolution Mining Limited	8,720.00	17,550.00

F.W.

Ward Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2019

IGO Limited	9,440.00	0.00
Myer Holdings Limited	10,900.00	0.00
Newcrest Mining Limited	15,975.00	10,900.00
Northern Star Resources Ltd	0.00	14,520.00
Perseus Mining Limited	0.00	4,300.00
Ramelius Resources Limited	0.00	8,700.00
Regis Resources Limited	10,560.00	10,240.00
Saracen Mineral Holdings Limited	18,400.00	10,950.00
St Barbara Limited	8,820.00	14,490.00
Shine Corporate Ltd - Ordinary Fully Paid	0.00	1,455.00
Silver Lake Resources Limited	15,060.00	7,200.00
	97,875.00	100,305.00

Note 4: Banks and Term Deposits

	2019 \$	2018 \$
Banks		
Bank West Account 907012-9	6,919.91	4,409.78
CUA Everyday Business Account	3,264.32	0.00
Macrovue Forex Trade Cash - AUD	10,000.00	0.00
QCCU 22068659	0.00	530.20
	20,184.23	4,939.98

Note 5: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	128,227.90	96,962.56
Benefits accrued as a result of operations	13,325.02	31,265.34
Current year member movements	0.00	0.00
	141,552.92	128,227.90

Note 6: 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.

F.W.

Ward Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2019

	2019 \$	2018 \$
Vested Benefits	141,552.92	128,227.90

Note 7: Guaranteed Benefits

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

Note 8: Dividends

	2019 \$	2018 \$
Evolution Mining Limited	0.00	325.00
Newcrest Mining Limited	127.61	95.51
Northern Star Resources Ltd	100.00	210.00
Regis Resources Limited	160.00	320.00
Shine Corporate Ltd - Ordinary Fully Paid	0.00	45.00
St Barbara Limited	0.00	300.00
	<u>387.61</u>	<u>1,295.51</u>

Note 9: Trust Distributions

	2019 \$	2018 \$
Atlantic Pacific Australian Equity	1,540.72	188.90
	<u>1,540.72</u>	<u>188.90</u>

Note 10: Changes in Market Values

Unrealised Movements in Market Value

	2019 \$	2018 \$
Managed Investments (Australian)		
Atlantic Pacific Australian Equity	347.94	(982.81)
	<u>347.94</u>	<u>(982.81)</u>
Shares in Listed Companies (Australian)		
Evolution Mining Limited	(5,709.00)	5,500.00
IGO Limited	(230.86)	0.00
Myer Holdings Limited	889.00	0.00
Newcrest Mining Limited	5,075.00	820.00
Northern Star Resources Ltd	(4,982.00)	5,020.00

F.W.

Ward Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2019

Perseus Mining Limited	211.00	1,400.00
Ramelius Resources Limited	(1,778.00)	1,950.00
Regis Resources Limited	(3,100.00)	2,680.00
Saracen Mineral Holdings Limited	7,450.00	5,100.00
Shine Corporate Ltd - Ordinary Fully Paid	2,561.00	630.00
Silver Lake Resources Limited	7,860.00	1,560.00
St Barbara Limited	(5,489.00)	5,760.00
	<u>2,757.14</u>	<u>30,420.00</u>
Total Unrealised Movement	3,105.08	29,437.19
Realised Movements in Market Value		
	2019	2018
	\$	\$
Shares in Listed Companies (Australian)		
Evolution Mining Limited	3,013.25	0.00
Northern Star Resources Ltd	7,165.28	0.00
Perseus Mining Limited	(670.57)	0.00
Ramelius Resources Limited	(33.00)	0.00
Regis Resources Limited	939.60	0.00
Shine Corporate Ltd - Ordinary Fully Paid	(2,797.00)	0.00
St Barbara Limited	6,003.00	0.00
	<u>13,620.56</u>	<u>0.00</u>
Total Realised Movement	13,620.56	0.00
Changes in Market Values	16,725.64	29,437.19
Note 11: Income Tax Expense		
	2019	2018
	\$	\$
The components of tax expense comprise		
Current Tax	713.40	(350.48)
	<u>713.40</u>	<u>(350.48)</u>
Income Tax Expense		

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

F.W.

Ward Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2019

Prima facie tax payable on benefits accrued before income tax at 15%	2,105.76	4,637.23
Less:		
Tax effect of:		
Increase in MV of Investments	465.76	4,415.58
Tax Losses Deducted	0.00	63.00
Realised Accounting Capital Gains	2,043.08	0.00
Accounting Trust Distributions	231.11	28.34
Add:		
Tax effect of:		
Franking Credits	37.98	89.31
Foreign Credits	0.18	0.00
Net Capital Gains	1,419.90	25.65
Taxable Trust Distributions	143.64	0.00
Distributed Foreign Income	0.64	0.00
Rounding	(0.35)	(0.32)
Income Tax on Taxable Income or Loss	967.80	244.95
Less credits:		
Franking Credits	253.17	595.43
Foreign Credits	1.23	0.00
Current Tax or Refund	713.40	(350.48)

Note 12: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

F.W.

Ward Superannuation Fund Investment Performance

As at 30 June 2019

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
Bank West Account 907012-9	4,409.78	0.00	0.00	6,919.91	0.00	0.00	223.34	223.34	5.06 %
CUA Everyday Business Account	0.00	0.00	0.00	3,264.32	0.00	0.00	0.04	0.04	0.00 %
Macrovue Forex Trade Cash - AUD	0.00	0.00	0.00	10,000.00	0.00	0.00	0.00	0.00	0.00 %
QCCU 22068659	530.20	0.00	0.00	0.00	0.00	0.00	1.32	1.32	0.25 %
	4,939.98	0.00	0.00	20,184.23	0.00	0.00	224.70	224.70	4.55 %
Managed Investments (Australian)									
OMF0003A Atlantic Pacific Australian Equity	21,682.91	188.90	0.00	22,219.75	0.00	347.94	1,627.77	1,975.71	9.03 %
	21,682.91	188.90	0.00	22,219.75	0.00	347.94	1,627.77	1,975.71	9.03 %
Other Assets									
WARD0009 ATO Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.75	0.75	0.00 %
	0.00	0.00	0.00	0.00	0.00	0.00	0.75	0.75	0.00 %
Shares in Listed Companies (Australian)									
EVN.AX Evolution Mining Limited	17,550.00	8,601.00	11,722.00	8,720.00	3,013.25	(5,709.00)	0.00	(2,695.75)	(18.68) %
IGO.AX IGO Limited	0.00	9,670.86	0.00	9,440.00	0.00	(230.86)	0.00	(230.86)	(2.39) %
MYR.AX Myer Holdings Limited	0.00	10,011.00	0.00	10,900.00	0.00	889.00	0.00	889.00	8.88 %
NCM.AX Newcrest Mining Limited	10,900.00	0.00	0.00	15,975.00	0.00	5,075.00	182.30	5,257.30	48.23 %
NST.AX Northern Star Resources Ltd	14,520.00	0.00	9,538.00	0.00	7,165.28	(4,982.00)	142.86	2,326.14	46.69 %
PRU.AX Perseus Mining Limited	4,300.00	0.00	4,511.00	0.00	(670.57)	211.00	0.00	(459.57)	217.81 %
RMS.AX Ramelius Resources Limited	8,700.00	0.00	6,922.00	0.00	(33.00)	(1,778.00)	0.00	(1,811.00)	(101.86) %
RRL.AX Regis Resources Limited	10,240.00	10,051.00	6,631.00	10,560.00	939.60	(3,100.00)	228.57	(1,931.83)	(14.14) %
SAR.AX Saracen Mineral Holdings Limited	10,950.00	0.00	0.00	18,400.00	0.00	7,450.00	0.00	7,450.00	68.04 %
SHJ.AX Shine Corporate Ltd - Ordinary Fully Paid	1,455.00	0.00	4,016.00	0.00	(2,797.00)	2,561.00	0.00	(236.00)	9.22 %

F.W.

Ward Superannuation Fund
Investment Performance

As at 30 June 2019

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
SLR.AX Silver Lake Resources Limited	7,200.00	0.00	0.00	15,060.00	0.00	7,860.00	0.00	7,860.00	109.17 %
SBM.AX St Barbara Limited	14,490.00	8,801.00	8,982.00	8,820.00	6,003.00	(5,489.00)	0.00	514.00	3.59 %
	100,305.00	47,134.86	52,322.00	97,875.00	13,620.56	2,757.14	553.73	16,931.43	17.80 %
	126,927.89	47,323.76	52,322.00	140,278.98	13,620.56	3,105.08	2,406.95	19,132.59	15.69 %

F.W.

Ward Superannuation Fund Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank West Account 907012-9		6,919.910000	6,919.91	6,919.91	6,919.91			4.93 %
CUA Everyday Business Account		3,264.320000	3,264.32	3,264.32	3,264.32			2.33 %
Macrovue Forex Trade Cash - AUD		10,000.000000	10,000.00	10,000.00	10,000.00			7.13 %
			20,184.23		20,184.23		0.00 %	14.39 %
Managed Investments (Australian)								
OMF0003AU Atlantic Pacific Australian Equity	17,578.92	1.264000	22,219.75	1.28	22,461.55	(241.80)	(1.08) %	15.84 %
			22,219.75		22,461.55	(241.80)	(1.08) %	15.84 %
Shares in Listed Companies (Australian)								
EVN.AX Evolution Mining Limited	2,000.00	4.360000	8,720.00	4.30	8,601.00	119.00	1.38 %	6.22 %
IGO.AX IGO Limited	2,000.00	4.720000	9,440.00	4.84	9,670.86	(230.86)	(2.39) %	6.73 %
MYR.AX Myer Holdings Limited	20,000.00	0.545000	10,900.00	0.50	10,011.00	889.00	8.88 %	7.77 %
NCM.AX Newcrest Mining Limited	500.00	31.950000	15,975.00	21.62	10,809.50	5,165.50	47.79 %	11.39 %
RRL.AX Regis Resources Limited	2,000.00	5.280000	10,560.00	5.03	10,051.00	509.00	5.06 %	7.53 %
SAR.AX Saracen Mineral Holdings Limited	5,000.00	3.680000	18,400.00	1.33	6,661.00	11,739.00	176.23 %	13.12 %
SLR.AX Silver Lake Resources Limited	12,000.00	1.255000	15,060.00	0.37	4,451.00	10,609.00	238.35 %	10.74 %
SBM.AX St Barbara Limited	3,000.00	2.940000	8,820.00	2.93	8,801.00	19.00	0.22 %	6.29 %
			97,875.00		69,056.36	28,818.64	41.73 %	69.77 %
Shares in Unlisted Private Companies (Australian)								
VAIH Virgin Australia International Holdings Pty Ltd	16,000.00	0.000000	0.00	0.00	0.16	(0.16)	(100.00) %	0.00 %
			0.00		0.16	(0.16)	(100.00) %	0.00 %
			140,278.98		111,702.30	28,576.68	25.58 %	100.00 %

F.W.

Ward Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

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
Managed Investments (Australian)												
Atlantic Pacific Australian Equity												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	578.86	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	578.86	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	578.86	0.00	0.00
Shares in Listed Companies (Australian)												
Evolution Mining Limited												
23/09/2016	13/08/2018	2,000.00	4,841.00	5,894.10	1,053.10	4,841.00	4,841.00	0.00	0.00	1,053.10	0.00	0.00
08/06/2016	13/08/2018	3,000.00	6,881.00	8,841.15	1,960.15	6,881.00	6,881.00	0.00	0.00	1,960.15	0.00	0.00
		5,000.00	11,722.00	14,735.25	3,013.25	11,722.00	11,722.00	0.00	0.00	3,013.25	0.00	0.00
Northern Star Resources Ltd												
27/06/2016	11/10/2018	1,200.00	6,107.00	10,021.97	3,914.97	6,107.00	6,107.00	0.00	0.00	3,914.97	0.00	0.00
23/09/2016	11/10/2018	800.00	3,431.00	6,681.31	3,250.31	3,431.00	3,431.00	0.00	0.00	3,250.31	0.00	0.00
		2,000.00	9,538.00	16,703.28	7,165.28	9,538.00	9,538.00	0.00	0.00	7,165.28	0.00	0.00
Perseus Mining Limited												
12/04/2016	05/10/2018	95.00	42.85	27.00	(15.85)	42.85	42.85	0.00	0.00	0.00	0.00	(15.85)
12/04/2016	15/10/2018	9,905.00	4,468.15	3,813.43	(654.72)	4,468.15	4,468.15	0.00	0.00	0.00	0.00	(654.72)
		10,000.00	4,511.00	3,840.43	(670.57)	4,511.00	4,511.00	0.00	0.00	0.00	0.00	(670.57)
Ramelius Resources Limited												
18/05/2016	11/10/2018	10,000.00	4,711.00	4,592.67	(118.33)	4,711.00	4,711.00	0.00	0.00	0.00	0.00	(118.33)
23/09/2016	11/10/2018	5,000.00	2,211.00	2,296.33	85.33	2,211.00	2,211.00	0.00	0.00	85.33	0.00	0.00

F.W.

Ward Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

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
Shares in Listed Companies (Australian)												
		15,000.00	6,922.00	6,889.00	(33.00)	6,922.00	6,922.00	0.00	0.00	85.33	0.00	(118.33)
Regis Resources Limited												
08/06/2016	11/10/2018	2,000.00	6,631.00	7,570.60	939.60	6,631.00	6,631.00	0.00	0.00	939.60	0.00	0.00
		2,000.00	6,631.00	7,570.60	939.60	6,631.00	6,631.00	0.00	0.00	939.60	0.00	0.00
Shine Corporate Ltd - Ordinary Fully Paid												
07/10/2014	12/07/2018	1,500.00	4,016.00	1,219.00	(2,797.00)	4,016.00	4,016.00	0.00	0.00	0.00	0.00	(2,797.00)
		1,500.00	4,016.00	1,219.00	(2,797.00)	4,016.00	4,016.00	0.00	0.00	0.00	0.00	(2,797.00)
St Barbara Limited												
23/09/2016	30/07/2018	1,000.00	3,011.00	4,995.00	1,984.00	3,011.00	3,011.00	0.00	0.00	1,984.00	0.00	0.00
07/06/2016	30/07/2018	2,000.00	5,971.00	9,990.00	4,019.00	5,971.00	5,971.00	0.00	0.00	4,019.00	0.00	0.00
		3,000.00	8,982.00	14,985.00	6,003.00	8,982.00	8,982.00	0.00	0.00	6,003.00	0.00	0.00
		38,500.00	52,322.00	65,942.56	13,620.56	52,322.00	52,322.00	0.00	0.00	17,206.46	0.00	(3,585.90)
		38,500.00	52,322.00	65,942.56	13,620.56	52,322.00	52,322.00	0.00	0.00	17,785.32	0.00	(3,585.90)

F.W.

Ward Superannuation Fund
Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other	Distributed	Non-
								(Excl. Capital Gains) * 2		Deductions	Capital Gains	Assessable Payments
Bank Accounts												
Bank West Account 907012-9	223.34			223.34	0.00	0.00	0.00	223.34			0.00	0.00
CUA Everyday Business Account	0.04			0.04	0.00	0.00	0.00	0.04			0.00	0.00
QCCU 22068659	1.32			1.32	0.00	0.00	0.00	1.32			0.00	0.00
	224.70			224.70	0.00	0.00	0.00	224.70			0.00	0.00
Managed Investments (Australian)												
OMF0003AU Atlantic Pacific Australian Equity	1,540.72	159.37	103.32	694.93	87.05	4.24	1.23	1,050.14		0.00	578.86	0.00
	1,540.72	159.37	103.32	694.93	87.05	4.24	1.23	1,050.14		0.00	578.86	0.00
Other Assets												
WARD0009 ATO Interest ATOINTERE ST	0.75			0.75	0.00	0.00	0.00	0.75			0.00	0.00
	0.75			0.75	0.00	0.00	0.00	0.75			0.00	0.00
Shares in Listed Companies (Australian)												
NCM.AX Newcrest Mining Limited	127.61	127.61	0.00		54.69			182.30		0.00		
NST.AX Northern Star Resources Ltd	100.00	100.00	0.00		42.86			142.86		0.00		
RRL.AX Regis Resources Limited	160.00	160.00	0.00		68.57			228.57		0.00		
	387.61	387.61	0.00		166.12			553.73		0.00		
	2,153.78	546.98	103.32	920.38	253.17	4.24	1.23	1,829.32		0.00	578.86	0.00

Assessable Income (Excl. Capital Gains)	1,829.32
Net Capital Gain	385.91
Total Assessable Income	2,215.23

F.W.

* 1 Includes foreign credits from foreign capital gains.

*² Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.
For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Ward Superannuation Fund Trustees Declaration

The trustees 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 trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 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 2019.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

Francis John Ward

.....
Francis John Ward

Trustee

Sarah Ward

.....
Sarah Ward

Trustee

25-02-2021

Dated this day of

Ward Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Ward Superannuation Fund which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Ward Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: *Sam Greco*

Dated: / / 12-02-2021

Minutes of a meeting of the Trustee(s)

held on / / at 1419 Mt Alford Road, Lake Moogerah, Queensland 4309

- PRESENT:** Francis John Ward and Sarah Ward
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the Superannuation Fund be signed.
- ANNUAL RETURN:** Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
- INSURANCE COVER:** The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
- ALLOCATION OF INCOME:** It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT ACQUISITIONS:** It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.
- AUDITORS:** It was resolved that
- Super Audits Pty Ltd
- of
- 5A Broadway, Glenelg South, South Australia 5045
- act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that
- Sam Greco & Co Chartered Accountants

Minutes of a meeting of the Trustee(s)

held on / / at 1419 Mt Alford Road, Lake Moogerah, Queensland 4309

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Francis John Ward

Chairperson

Ward Superannuation Fund Members Statement

Francis John Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth : 11/09/1960
Age: 58
Tax File Number: Provided
Date Joined Fund: 14/10/2008
Service Period Start Date: 03/04/1993
Date Left Fund:
Member Code: WARFRA00001A
Account Start Date 14/10/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

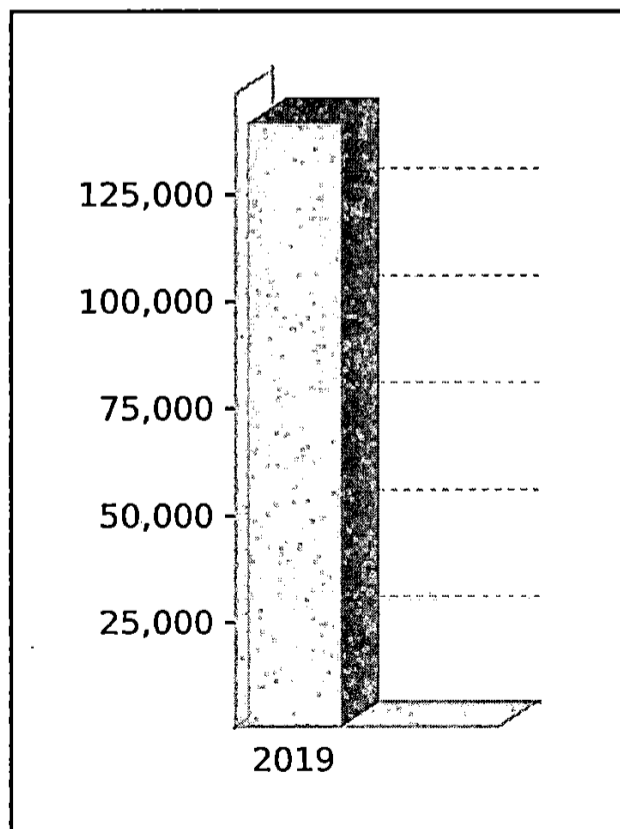
Nominated Beneficiaries N/A
Vested Benefits 141,552.92
Total Death Benefit 141,552.92
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

Total Benefits 141,552.92

Preservation Components
Preserved 137,501.06
Unrestricted Non Preserved 4,051.86
Restricted Non Preserved

Tax Components
Tax Free 15,940.22
Taxable 125,612.70



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	128,227.90
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	14,292.82
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	967.80
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 30/06/2019	141,552.92

Ward Superannuation Fund Members Statement

Sarah Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth : 07/02/1967
Age: 52
Tax File Number: Provided
Date Joined Fund: 14/10/2008
Service Period Start Date: 14/10/2008
Date Left Fund:
Member Code: WARSAR00001A
Account Start Date 14/10/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

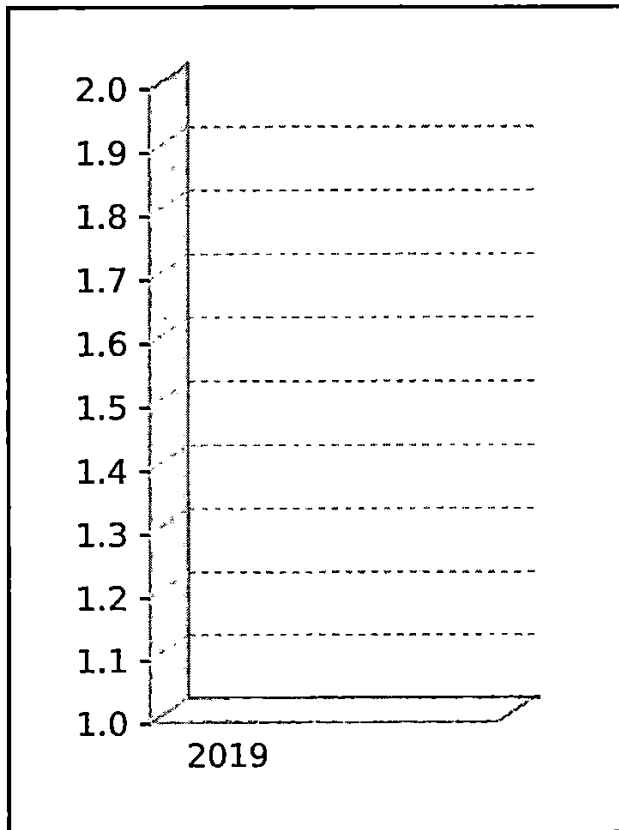
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2018

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2019

0.00

Investment Strategy

Ward Superannuation Fund

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of **Ward Superannuation Fund** ("the Fund"). This Investment Strategy replaces the Investment Strategy document.

Objectives:

The objective of the fund is to:

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

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

Investment Choice:

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

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

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

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

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

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

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

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

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

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

Risk profile and risk tolerance:

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

Members understand

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

Insurance:

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

- The members have appropriate insurance outside the fund via an industry fund/retail superannuation fund/insurance policy directly held by the member

Liquidity:

The Members of the Fund have other assets outside of superannuation. At the present time neither expect to access their superannuation prior to retirement age. Accordingly there is no anticipated benefit payment in the next 6 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members assets outside of superannuation, the allocation will be focused on capital growth and ensuring capital stability.

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

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

Growth Assets	Indicative long term range
• Australian listed equities	60-85%
• International listed equities	0-20%
• Australian listed property	0-20%
• Direct Property	0-20%
• Australian Managed Investments	5-25%
Defensive assets	
• Cash and term deposits	5-25%
• Australian cash and bond funds	0-20%
• International cash and bond funds	0-20%
• Bullion	0-20%

Francis John Ward

Francis John Ward
Trustee

Sarah Ward

Sarah Jane Ward
Trustee

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

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

Privacy

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

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

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 895 919 698

Year 2019

Name of partnership, trust, fund or entity Ward Superannuation Fund

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

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director

Francis John Ward

Date

25-02-2021

PART B Electronic funds transfer consent

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

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

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

Agent's reference number 74856004

Account Name Ward Superfund

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

Signature

Francis John Ward

Date

25-02-2021

Self-managed superannuation fund annual return 2019

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 2019 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

PO Box 354			
ASPLEY	QLD	4034	

5 Annual return status

Is this an amendment to the SMSF's 2019 return? A N

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

6 SMSF auditor

Auditor's name	Title	<input style="width: 100%;" type="text" value="Mr"/>	
	Family name	<input style="width: 95%;" type="text" value="Boys"/>	
	First given name	<input style="width: 95%;" type="text" value="Anthony"/>	
	Other given names	<input style="width: 95%;" type="text"/>	
	SMSF Auditor Number	<input style="width: 100%;" type="text" value="100 014 140"/>	
	Auditor's phone number	<input style="width: 100%;" type="text" value="0410 712708"/>	
Use Agent address details? <input type="checkbox"/> N	Postal address	<input style="width: 95%;" type="text" value="PO Box 3376"/>	
		<input style="width: 95%;" type="text" value="Rundle Mall"/>	<input style="width: 100%;" type="text" value="SA"/>
		<input style="width: 100%;" type="text" value="5000"/>	
	Date audit was completed	<input checked="" type="checkbox"/> A <input style="width: 100px;" type="text"/>	
	Was Part A of the audit report qualified ?	<input checked="" type="checkbox"/> B <input type="checkbox"/> N	
	Was Part B of the audit report qualified ?	<input checked="" type="checkbox"/> C <input type="checkbox"/> N	
	If the audit report was qualified, have the reported issues been rectified?	<input checked="" type="checkbox"/> D <input type="checkbox"/>	

Sensitive (when completed)

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number (must be six digits) 302100 Fund account number 9070129

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

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

B Financial institution account details for tax refunds

Use Agent Trust Account? []

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

BSB number [] Account number []

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

C Electronic service address alias

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

AUSPOSTSMSF

8 Status of SMSF Australian superannuation fund

A Y

Fund's tax file number (TFN) 895 919 698

Fund benefit structure B A Code

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

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

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

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A []

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

Segregated assets method B []

Unsegregated assets method C []

Was an actuarial certificate obtained? D [] Print Y for yes

Did the fund have any other income that was assessable? E [] Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

Sensitive (when completed)

Section B: Income

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

11 Income

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

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

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**

Net foreign income **D** Loss

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

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

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

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions

R2

plus #*No-TFN-quoted contributions

R3

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

less Transfer of liability to life insurance company or PST

R6

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

Calculation of non-arm's length income

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

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

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

* Other income **S** Code

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

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

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

Exempt current pension income **Y**

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

Sensitive (when completed)

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	
Death benefit increase	G1			
SMSF auditor fee	H1	803	H2	
Investment expenses	I1		I2	
Management and administration expenses	J1	4,038	J2	
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	
				Code
Tax losses deducted	M1			

TOTAL DEDUCTIONS	
N	4,841
(Total A1 to M1)	

TOTAL NON-DEDUCTIBLE EXPENSES	
Y	0
(Total A2 to L2)	

#TAXABLE INCOME OR LOSS		Loss
O	6,452	<input type="checkbox"/>
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		

TOTAL SMSF EXPENSES	
Z	4,841
(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 2019 on how to complete the calculation statement.

#Taxable income	A	6,452
(an amount must be included even if it is zero)		
#Tax on taxable income	T1	967.80
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	J	0.00
(an amount must be included even if it is zero)		
Gross tax	B	967.80
(T1 plus J)		

Sensitive (when completed)

Foreign income tax offset C1 <input type="text" value="1.23"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="1.23"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

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

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

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

Complying fund's franking credits tax offset E1 <input type="text" value="253.17"/>	Refundable tax offsets E <input type="text" value="253.17"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

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

Section 102AAM interest charge
G

Sensitive (when completed)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
 (Remainder of refundable tax offsets).
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

F.W.

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

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

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

Net capital losses brought forward from prior years

Non-Collectables	<input type="text"/>
Collectables	<input type="text"/>

Net capital losses carried forward to later income years

<input type="text"/>
<input type="text"/>

Sensitive (when completed)

Section F / Section G: Member Information

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

		See the Privacy note in the Declaration.	Member Number
Title	Mr	Member's TFN	155 693 607
Family name	Ward		1
First given name	Francis		Account status
Other given names	John		<input type="radio"/> Code
Date of birth	11/09/1960	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE 128,227.90

Refer to instructions for completing these labels

Employer contributions **A**

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**

Proceeds from primary residence disposal **H**

Receipt date **H**

Assessable foreign superannuation fund amount **I**

Non-assessable foreign superannuation fund amount **J**

Transfer from reserve: assessable amount **K**

Transfer from reserve: non-assessable amount **L**

Contributions from non-complying funds and previously non-complying funds **T**

Any other contributions (including Super Co-contributions and low Income Super Contributions) **M**

TOTAL CONTRIBUTIONS **N** 0.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance **S1** 141,552.92

Retirement phase account balance - Non CDBIS **S2** 0.00

Retirement phase account balance - CDBIS **S3** 0.00

TRIS Count

Allocated earnings or losses **O** 13,325.02 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE **S** 141,552.92
S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

See the Privacy note in the Declaration.

Title	Mrs	Member's TFN	148 616 737	Member Number	2
Family name	Ward			Account status	0 Code
First given name	Sarah				
Other given names					
Date of birth	07/02/1967	If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Proceeds from primary residence disposal

Employer contributions

ABN of principal employer

Receipt date

Personal contributions

Assessable foreign superannuation fund amount

CGT small business retirement exemption

Non-assessable foreign superannuation fund amount

CGT small business 15-year exemption amount

Transfer from reserve: assessable amount

Personal injury election

Transfer from reserve: non-assessable amount

Spouse and child contributions

Contributions from non-complying funds and previously non-complying funds

Other third party contributions

Any other contributions (including Super Co-contributions and low Income Super Contributions)

TOTAL CONTRIBUTIONS 0.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance	<input style="width: 100px;" type="text" value="S1"/>	0.00
Retirement phase account balance - Non CDBIS	<input style="width: 100px;" type="text" value="S2"/>	0.00
Retirement phase account balance - CDBIS	<input style="width: 100px;" type="text" value="S3"/>	0.00
<input style="width: 50px;" type="text" value="0"/> TRIS Count		

Allocated earnings or losses	<input style="width: 100px;" type="text" value="O"/>	Loss	<input style="width: 50px;" type="text"/>
Inward rollovers and transfers	<input style="width: 100px;" type="text" value="P"/>		
Outward rollovers and transfers	<input style="width: 100px;" type="text" value="Q"/>		
Lump Sum payment	<input style="width: 100px;" type="text" value="R1"/>	Code	<input style="width: 50px;" type="text"/>
Income stream payment	<input style="width: 100px;" type="text" value="R2"/>	Code	<input style="width: 50px;" type="text"/>

CLOSING ACCOUNT BALANCE 0.00
S1 plus S2 plus S3

Accumulation phase value	<input style="width: 100px;" type="text" value="X1"/>
Retirement phase value	<input style="width: 100px;" type="text" value="X2"/>
Outstanding limited recourse borrowing arrangement amount	<input style="width: 100px;" type="text" value="Y"/>

Sensitive (when completed)

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**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

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

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

15f Limited recourse borrowing arrangements

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

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

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>		
Permissible temporary borrowings	V2 <input type="text"/>		
Other borrowings	V3 <input type="text"/>		
			Borrowings V <input type="text" value="0"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W	<input type="text" value="141,552"/>
Reserve accounts	X	<input type="text"/>
Other liabilities	Y	<input type="text" value="713"/>
TOTAL LIABILITIES	Z	<input type="text" value="142,265"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

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

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019). **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 2019. **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 2019 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **D**

Sensitive (when completed)

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 (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

[Signature box]

Date Day Month Year [Date box]

Preferred trustee or director contact details:

Title Mr
Family name Ward
First given name Francis
Other given names John
Phone number Area code 0417 Number 495893
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, SAM GRECO & CO

declare that the Self-managed superannuation fund annual return 2019 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 [Signature box] Date Day Month Year [Date box]

Tax agent's contact details

Title Mr
Family name Greco
First given name Sam
Other given names
Tax agent's practice SAM GRECO & CO
Tax agent's phone number Area code 07 Number 32635200
Tax agent number 74856004 Reference number WARD0009

Sensitive (when completed)

Capital gains tax (CGT) schedule

2019

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

Tax file number (TFN) **895 919 698**

Taxpayer's name **Ward Superannuation Fund**

Australian Business Number (ABN) **70 949 894 694**

1 Current year capital gains and capital losses

	Capital gain
Shares in companies listed on an Australian securities exchange	A \$ 17,206
Other shares	B \$
Units in unit trusts listed on an Australian securities exchange	C \$
Other units	D \$
Real estate situated in Australia	E \$
Other real estate	F \$
Amount of capital gains from a trust (including a managed fund)	G \$ 578
Collectables	H \$
Other CGT assets and any other CGT events	I \$
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$
Total current year capital gains	J \$ 17,784

Capital loss
K \$ 3,585
L \$
M \$
N \$
O \$
P \$
Q \$
R \$

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 \$ 3,585
Total current year net capital losses applied	B \$ 3,585
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 \$ 3,585

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 \$ 4,733

Sensitive (when completed)

6 Net capital gain

Net capital gain

A \$	9,466
-------------	-------

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

Taxpayer's declaration

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

Important

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

Privacy

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

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

Signature

Date

Contact person

Daytime contact number (include area code)

--	--

Sensitive (when completed)

Ward Superannuation Fund
PO Box 51 KALBAR QLD 4309

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

Ward Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Ward Superannuation Fund for the year ended 30 June 2019, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2019 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (e) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (aa) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by the Trustees for the Ward Superannuation Fund

Francis John Ward

Trustee
Francis John Ward

Sarah Ward

Trustee
Sarah Ward

Ward Superannuation Fund

Dear John and Sarah,

Ward Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2019. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993 (SISA)* and the *Superannuation Industry (Supervision) Regulations (SISR)* with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

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

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2019, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

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

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of the trustees for the Ward Superannuation Fund

**Signed &
Dated**

Francis John Ward

Sarah Ward

Francis John Ward

Sarah Jane Ward

25-02-2021

25-02-2021

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

John Ward
 Ward Superannuation Fund
 PO Box 51
 KALBAR QLD 4309

Tax Invoice
207159
 Ref: WARD0009
 12 February, 2021

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2019 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2019 Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2019 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2019 Preparation of Resolution of Minutes for the period ended 30 June 2019 Sundry advice and Other Matters (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	

Terms: Strictly Seven Days **AMT Due \$ 1,760.00**
 The Amount Due Includes GST of \$160.00
 * Indicates Taxable Supply
Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

S.W. F.W.

Ward Superannuation Fund		Remittance Advice.		Invoice: 207159	
*Cheque *Cash *M/card & VISA Only				Ref: WARD0009	
				12 February, 2021	
*Direct Deposit - please use Invoice No. as your REFERENCE					
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$		1,760.00	
Card No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	Validation No.	<input type="text"/>
Cardholder	Signature	Expiry Date/.....			

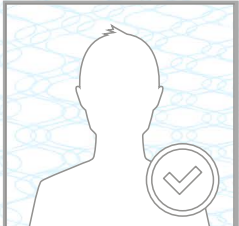

Signature Certificate

Document Ref.: PJRBJ-JMSCM-57VMK-6RYN2

Document signed by:

	Sam Greco E-mail: samg@taxonline.com.au Signed via link IP: 14.202.251.9 Date: 12 Feb 2021 03:04:08 UTC	
---	---	---

	Francis John Ward E-mail: leesah@taxonline.com.au Signed via link IP: 49.198.115.74 Date: 25 Feb 2021 08:16:19 UTC	
---	--	---

	Sarah Ward E-mail: sjmward8@gmail.com Signed via link IP: 49.198.115.74 Date: 25 Feb 2021 08:21:30 UTC	
--	--	--

Document completed by all parties on:
25 Feb 2021 08:21:30 UTC

Page 1 of 1



Signed with PandaDoc.com

PandaDoc is the document platform that boosts your company's revenue by accelerating the way it transacts.



B - Permanent Documents

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status Completed

Supporting Documents

- Fund Summary Report [Report](#)
- Nomination and consent to act as Trustees.pdf
- Francis John Ward - Application for Membership.pdf
- Sarah Ward - Application for Membership.pdf
- ABNCurrentDetails_70949894694.pdf
- ABN_70949894694.pdf
- Minutes of meetings and Stat Dec re start of Superfund.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Ward Superannuation Fund Fund Summary Report

As at 30 June 2019

Fund Details

Date Formed: 14/10/2008
Tax File Number: Provided
ABN: 70949894694

Period: 01/07/2018 - 30/06/2019
Fund Type: SMSF
GST Registered: No

Postal Address:

1419 Mt Alford Road
Lake Moogerah, Queensland 4309

Physical Address:

1419 Mt Alford Road
Lake Moogerah, Queensland 4309

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Ward, Francis John	58	1	0	Provided	Not Provided
Ward, Sarah	52	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Auditor	Boys, Anthony
Fund Contact	Francis and Sarah Ward
Fund Contact	Ward, Francis John
Fund Contact	Ward, Sarah
Tax Agent	Sam Greco & Co Chartered Accountants
Trustee	Ward, Francis John
Trustee	Ward, Sarah



Current details for ABN 70 949 894 694

ABN details

Entity name:	The trustee for Ward Superannuation Fund
ABN status:	Active from 10 Sep 2008
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	QLD 4309

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The trustee for Ward Superannuation Fund** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



Regulation details removed

ABN details

ABN: 70 949 894 694 [View record on ABN Lookup](#)

Status: Regulation details removed

What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

APRA Funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

Also refer to [frequently asked questions](#)

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

Application for Membership

Name of Fund: Ward Superannuation Fund

Member's Name: Ward, Francis John

(Minor's Name if on behalf of minor)

Address:

1419 Mt Alford Road

Lake Moogerah QLD 4309

Date of Birth: 11/09/1960

Occupation:

Telephone:

Fax:

Tax File Number:

Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.

(Delete if inapplicable)

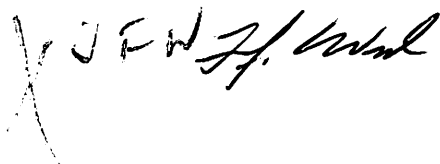
I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:



Dated:

14-10-08

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Binding Death Benefit Nomination

Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
 - a spouse of a Member
 - any children of a Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Name	Relationship	Nomination DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Indicative Non-Binding Death Benefit Nomination

Indicative Non-Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death by completing the direction in this Nomination, or you can give a binding direction to the Trustee (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Indicative Non-Binding Nominations

1. This Nomination Notice is not binding. The Trustees will take it into account in the event that a benefit is paid from the Fund on your death. However the Trustees have complete discretion as to which of your dependants and/or Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) may receive the benefit and in what proportion. If there are no dependants or Legal Personal Representative, the benefit may be payable to a person(s) or your estate as determined by the Trustees.
2. The beneficiaries named in this Notice must be dependants and/or your Legal Representative.
3. For the purposes of the Trust Deed, a dependant is:
 - a spouse of the Member
 - any children of the Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children

- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

5. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Indicative Non-Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

Nomination

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			

**Legal Personal
representative (your
estate)**

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, request the Trustee of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- in the event of my death, the Trustee has complete discretion as to which of my dependants and/or estate will receive any death benefit payable.
- this Notice revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries.

Signature of Member:

Date:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Non-Lapsing Binding Death Benefit Nomination

Non-Lapsing Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see “Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination”) or you can give a binding direction to the Trustee (see “Trustee Information Memorandum to Members – Binding Death Benefit Nomination”) or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules by completing the direction in this Nomination.

Important Points about Non-Lapsing Binding Death Benefit Nominations

1. This Memorandum refers to a **Non-Lapsing Binding Death Benefit Nomination** under clause 24.6A of the Governing Rules of the Fund.

2. Clause 24.6A of the Governing Rules of the Fund says:

24.6A Non-lapsing death benefit nomination - Death Benefit requested rule:

If the Trustees are given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustees must:

- (a) by written resolution, accept the terms of the Member’s notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Member’s request

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustees are bound by those terms unless and until that Member and the Trustees otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustees or a later non-lapsing nomination is given effect under (a) or (b).

3. This Nomination Notice must be fully completed in accordance with the details below:

The beneficiaries named in this Notice must be dependants and/or your Legal Personal Representative (that is, the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will). For the purposes of the Trust Deed, a dependant is:

- a spouse of a Member
- any children of a Member
- any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an

interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
- (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

5. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

6. If your estate i.e. your Legal Personal Representative, is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Non-Lapsing Binding Death Benefit Nomination (Clause 24.6A)

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that this Nomination is a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund.

This Notice revokes any previous notice supplied to the Trustee of the Fund with regard to the nomination of death benefits.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:
Print Name of Witness:
Witness Date of Birth:

Date:

Signature of Witness:
Print Name of Witness:
Witness Date of Birth:

Date:

Product Disclosure Statement

Ward Superannuation Fund

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members or Employers. Any omitted details must be inserted.

Name of Member: Ward, Francis John

Address of Member:

1419 Mt Alford Road
Lake Moogerah QLD 4309

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

WARD, Francis John
1419 Mt Alford Road
Lake Moogerah QLD 4309

WARD, Sarah
1419 Mt Alford Road
Lake Moogerah QLD 4309

This Product Disclosure Statement provides key information to Members of a new self managed superannuation fund and to Members where the Governing Rules have been updated. The Governing Rules are the provisions contained in the Trust Deed establishing the Fund and any amendments to it. A copy is available from the Trustees.

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

This product disclosure statement will help you to understand the main features of this Fund. We recommend that you get professional advice before investing.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this Fund particularly, speak to the Trustees or professional advisers.

Superannuation Generally

Superannuation provides you with income for your retirement. Superannuation funds pool contributions and invest them for the benefit of the Members.

Tax concessions apply to contributions to superannuation funds which, like this one, comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to fund earnings and to benefit payments.

Members can generally speaking withdraw their investment in a superannuation fund (called a "benefit") when they retire. 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 income stream.

This means that you should only invest in superannuation money you can afford to put away until later.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Member's Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf plus where applicable, insurance policy proceeds. Contributions are invested so that the value of your Member's Benefit will vary from time to time.

You can generally take your benefits once you reach preservation age and have retired. The age of preservation is increasing gradually from 55 to 60 between the years 2015 and 2025. In addition, once you are aged 65 or more, you can take your superannuation even if you have not retired. Your preservation age can be determined by reading this PDS under the heading "Preservation of Benefits".

If you are aged 55 or over, you can reduce your working hours without reducing your income by rolling some of your superannuation into a retirement income stream. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' income stream, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash payment while you are still working and will need to take your superannuation benefits as regular payments.

See later in this PDS for more information about Benefits.

If you become totally and permanently disabled your Member's Benefit will be paid subject to Superannuation law. Benefits can also be paid if you become temporarily totally disabled and you are insured under an insurance policy and the proceeds of the policy become available.

Preservation of Benefits

The Federal Government restricts when you can access most of your superannuation. In general, access to your superannuation will depend upon the 'preservation' classification that applies. There are three classes of preservation:

(1) Unrestricted Non-Preserved Benefits

Benefits that are generally rolled over from another superannuation fund which could have been cashed previously. These benefits can be paid to you at any time.

(2) Restricted Non-Preserved Benefits

Benefits that are not preserved but which cannot be cashed until you leave service with your current employer or are otherwise eligible to take a benefit from the Fund.

(3) Preserved Benefits

All contributions (including those you make) and earnings paid or accruing from 1 July 1999 are preserved. New employer eligible termination payments are also fully preserved.

Preservation of benefits is complex and the Government may change the rules from time to time and you should speak to the Trustees or obtain professional advice.

Preserved benefits can generally only be paid on taking advantage of a transition to retirement strategy; permanent retirement at or after your preservation age; reaching age 65; reaching age 60 and ceasing gainful employment with an employer; satisfying the compassionate grounds tests; meeting the financial hardship requirements; death; suffering total and permanent disability; permanent departure from Australia if you are an eligible temporary resident; satisfying any other condition for release specified in the superannuation law.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born from 01/07/1960 to 30/06/1961	56
Born from 01/07/1961 to 30/06/1962	57
Born from 01/07/1962 to 30/06/1963	58
Born from 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

A transition to retirement pension allows people who are still in the workforce to access their superannuation without having to retire or leave their job. If you do not use a transition to retirement strategy you must generally speaking, reach your preservation age and permanently; retire from the workforce; reach age 65; reach age 60 and cease gainful employment.

Nominations - Death Benefits

You may elect that the Trustees exercise their discretion to decide who is to be paid your death benefit. If you do not give the Trustees any direction at all then the Trustees will decide this. However you can give the Trustees an Indicative Non-Binding Nomination (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination"), or you can give a Binding Death Benefit Nomination to the Trustees (see "Trustee Information Memorandum to Members –Binding Death Benefit Nomination") or you can give a Non-Lapsing Binding Nomination under rule 24.6A (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination"). These are available from the Trustees.

If you want to leave money to someone who is not your dependant, for example, your brother or sister, you must nominate your legal personal representative in your binding nomination and your brother or sister in your will.

Your dependant is your husband or wife or de facto husband or wife, your child including step child and adult child and any other person (whether related to you or not) with whom you have an interdependency relationship.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship

- (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

Your legal personal representative is your executor i.e. the person appointed by you in your will, or administrator i.e. the person appointed by the Court to administer your estate if you do not have an executor. If you want the Trustees to pay your benefit on your death to the people you chose by making a Binding Death Benefit Nomination you must:

- (a) complete a binding nomination form telling the Trustees who you want them to pay a benefit to and in what proportions; and
- (b) renew your binding nomination every three years.

Your Binding Death Benefit nomination will be invalid if it is not renewed every three years or if any of the people you nominate are not your dependants at the time of your death or your legal personal representative. If you have a valid Death Benefit binding nomination at the time of your death the Trustees will follow it even if your circumstances have changed, for example you have married.

If you do not make a binding nomination or if a nomination is invalid or if you make an Indicative Non-Binding Nomination, the Trustees will choose who to pay your benefit to. In this event the Trustees will take your wishes into account, however they will not be bound by them. The Trustees will consider the circumstances of all of your dependants in choosing to whom to pay the benefit and in what proportions. If you make a valid Non-Lapsing Binding Nomination the Trustees must follow it.

In some circumstances under superannuation law if you are in severe financial hardship you may be able to have your Member's Benefit paid to you by the Trustees however there are conditions to be complied with and benefits can only be paid to you so that certain expenses can be met e.g. treatment of life threatening illness, palliative care etc.

When your Member's Benefit becomes payable it will be paid as a lump sum benefit or as a pension. You should discuss these matters with your professional adviser before receiving your benefit.

PENSIONS

Federal Government "Simplified Superannuation" reforms altered the number and type of pensions that may be paid by superannuation funds. The Trustees must give Members a separate PDS for their pension before it commences. You should seek professional advice before asking the Trustees to commence paying you a pension.

Pensions that commenced before 1 July 2007

For pensions that commenced before 1 July 2007, the Trustees must continue to pay them under the previous pension payment standards unless the pension is an allocated pension.

Pensions that commenced between 1 July and 19 September 2007

For pensions that commenced between 1 July 2007 and 19 September 2007, these have been able to be paid under the previous or the new pension rules.

Pensions that commenced after 19 September 2007

All pensions that commenced after 19 September 2007 must meet the “new minimum pension standards”.

The “new minimum pension standards”

The new minimum standards mean that the superannuation pensions must satisfy all of the following requirements:

1. The pension must be account-based, except in limited circumstances.
2. A minimum amount must be paid at least annually.
3. The capital supporting the pension cannot be increased using contributions or rollover amounts once the pension has started.
4. The pension can be transferred only if a Member dies, to one of their dependants.
5. Neither the capital value of the pension nor the income from it as security can be used for borrowing.
6. Before commuting a pension, a minimum amount must be paid in certain circumstances.

There are no maximum draw down limits for new pensions that commenced after 19 September 2007, except for transition to retirement income streams.

Account-based pension

An account-based pension refers to a pension where an account balance is attributable to the Member. That is, the amount supporting the pension is allocated to a separate account for each Member.

There are limited circumstances in which SMSFs can pay non account-based pensions to Members. (For further information see Superannuation Determination SD 2004/1 available from the ATO (Australian Tax Office) website).

Minimum annual payments

The Trustees must pay a minimum amount each year to a Member from that Member’s pension account. The minimum amount is worked out by multiplying the Member’s pension account balance by a percentage factor. The amount is rounded to the nearest 10 whole dollars.

The following table shows the relevant percentage factor based on the Member’s age.

Age	Percentage of account balance
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

Account balance means:

- the pension account balance on 1 July in the financial year in which the payment is made, or
- if the pension commences during the financial year - the balance on the commencement day, or
- if the amount of the pension account balance is less than the withdrawal benefit that the Member would be entitled to if the pension was to be fully commuted – the amount of the withdrawal benefit.

Where the pension commences after 1 July, the minimum payment amount for the first year is calculated proportionately to the number of days remaining in the financial year, starting from the commencement day.

That is, you multiply the minimum payment amount by the remaining number of days in the financial year divided by 365 (or 366 in a leap year).

Minimum payment amount = minimum payment amount x remaining number of days /365 (or 366).

If the pension commences on or after 1 June, no minimum payment is required to be made for that financial year.

Certain payments cannot be used to boost a Member's pension

Once a pension has begun to be paid to the Member no further amounts can be added to the capital from which the pension is being paid. This means the Member's pension account cannot be increased by contributions or rollover amounts.

Transfer of pension

If a Member dies the pension can only be transferred or paid to another person who:

- is a dependant of the Member, which includes:
 - a surviving spouse or de facto spouse
 - a child of the deceased who is under 18 years of age
 - a child of the deceased aged between 18 years and 25 years of age, who was financially dependant on the deceased
 - a child of the deceased aged 18 years of age or over, who has a permanent disability
 - any person who relied on the deceased for financial maintenance at the time of their death, or
 - any person who lived with the deceased in a close personal relationship where one or both of them provided financial and domestic support and personal care.

Capital value of pension cannot be used as security for borrowings

When applying for loans, Members cannot use the capital value of the pension or the income from it as security for a borrowing.

Minimum payment prior to commutation

If a pension that commenced after 19 September 2007 is to be commuted, at least a minimum amount must be paid from the pension beforehand.

The minimum payment(s) must occur in the financial year in which the commutation is to take place. The amount paid must be at least the pro rata of the minimum annual payment amount.

For pensions that commence in the same financial year in which they are commuted, the pro-rata minimum payment amount is calculated based on the number of days from the start date of the pension to the day it is commuted.

Pro-rata minimum payment amount = minimum annual payment amount x days from start of pension to day pension commuted / 365 (or 366)

The requirement to make a minimum payment prior to commutation does not apply in circumstances where the commutation arises on the death of a Member or where the purpose of the commutation is to:

- Pay a superannuation contributions surcharge liability;
- Give effect to a payment split under the family law provisions; or
- Give effect to a client's right to return a financial product under the Corporations Act 2001.

'Commutation' is a technical term which generally means withdrawing some or all of your money as a lump sum. Some retirement income streams do not allow the withdrawal of a lump sum. These are non-commutable income streams.

Transition to retirement

The transition to retirement measure allows Members who have reached their preservation age, to have access to their superannuation benefits without having to retire or leave their job. This allows Members access to their superannuation by drawing down transition to retirement income streams.

New rules commenced on 1 July 2007.

Income streams which commenced before 1 July 2007 and that complied with the transition to retirement rules at the time satisfy the new requirements and may continue to be paid under the former rules.

Transition to retirement income streams commencing on or after 1 July 2007 requirements:-

- It must be an account-based income stream. This means an account balance must be attributable to the recipient of the income stream.

- The payment of a minimum amount to be made at least annually – currently 4% of the account balance where the Member is under age 65.
- The total payments made in a financial year must be no more than 10% of the account balance (at the start of each year). This is the maximum amount of income stream benefits that can be drawn down each year.
- Restrictions on the commutation of the income stream (except in limited circumstances).
- There is no provision made for an amount or percentage to be left over when the income stream ceases.
- The income stream can be transferred only on the death of the Member to one of their dependants, or cashed as a lump sum to a dependant, non-dependant or the Member's estate.
- The capital value of the income stream and the income from it cannot be used as security for borrowing.

Commutation of transition to retirement income streams

If a transition to retirement income stream is commuted, the resulting lump sum benefit cannot be taken in cash unless the Member satisfies a condition of release with a 'nil' cashing restriction (for example, retirement) or the purpose of the commutation is to:

- cash an unrestricted non-preserved benefit
- pay a superannuation contributions surcharge liability
- give effect to a payment split under family law, or
- ensure a payment can be made to give effect to a release authority or transitional release authority.

Retirement as a Member after commencing of a transition to retirement income stream

If you retire or qualify for another condition of release with a 'nil' cashing restriction (for example if you have a terminal medical condition or a permanent incapacity) after the commencement of a transition to retirement income stream, you have the following options:

- Continue to receive the income stream
- Commute the income stream to purchase another income stream
- Commute the income stream and take the resulting lump sum benefit in cash
- Commute the income stream and roll it back into superannuation

The options available vary depending on the type of income stream that was taken and the time since its commencement. Members should seek professional advice about these options.

Maximum amount of superannuation that can be accessed by Members receiving a transition to retirement pension

There is no specific limit on the amount of superannuation benefits that may be drawn down under the transition to retirement measure however no more than 10% of the account balance, as at the start of the financial year, may be paid each year.

CONTRIBUTIONS

There are a number of terms explained below:

Concessional Contributions

Concessional contributions are 'before-tax' contributions. They are usually tax deductible if tax laws are complied with. The concessional contributions include:

- Super Guarantee (SG) contributions, also called "mandated employer contributions". These are the before-tax minimum level of superannuation contributions that an employer must contribute for eligible employees. The rate is currently 9%. They are made up of:
 - contributions to reduce the employer's potential liability to the Superannuation Guarantee Charge;
 - superannuation guarantee shortfall components, that is, Superannuation Guarantee Charge payments sent to a fund from the Australian Taxation Office (ATO) after the Tax Office has obtained payment of the charge from the employer;
 - contributions made in order to satisfy an obligation under an industrial award or agreement; and

- payments to a fund from the Superannuation Holding Accounts Reserve - this relates to small superannuation accounts.
- Employer contributions made under a salary sacrifice arrangement
- Personal contributions claimed as a tax deduction by a self-employed person
- Personal contributions claimed as a tax deduction that meet eligibility rules.

These contributions in the Fund are taxed at a concessional rate of 15%. There is no limit on concessional contributions as such, however any concessional contributions that exceed specified amounts will be taxed at a rate of 31.5% plus the Medicare Levy, on top of the 15% tax paid by the Fund, imposing a 'concessional contributions cap'.

For those under 50, the limit on concessional contributions is \$50,000 per year. The \$50,000 limit will be indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

Until 30 June 2012 for those aged 50 or more, the limit is \$100,000. If you turn 50 during that period you will be able to use the transitional arrangements. For example, if you turn 50 on 1 January 2011 you will be able to make \$100,000 of contributions in the 2010-2011 and 2011-12 financial years. The \$100,000 limit will not be indexed.

From the 2012-13 financial year, the maximum amount of concessional contributions per annum will return to the indexed \$50,000 amount.

Your employer can claim a tax deduction on superannuation contributions as long as the contributions are required under an industrial award, determination or notional agreement preserving state awards. Employers can claim a full deduction for contributions to superannuation funds made on behalf of their employees under the age of 75.

Self-employed Members are able to claim a full tax deduction for superannuation contributions made until they turn 75 as long as they meet the eligibility criteria. If you wish to claim a deduction for a superannuation contribution, you will have to notify the Fund. You can notify the Fund either at the time you lodge your income tax return, or at the end of the following financial year after the contribution was made, whichever is earlier. You will not be able to vary the notice after this time.

If you wish to claim a tax deduction for a contribution you will need to notify the Trustees before you lodge your income tax return, or before the end of the following financial year after the contribution was made, whichever is the earlier. This notification cannot be varied after this time.

Contributions above the concessional cap count towards the non-concessional contributions cap. If your contributions exceed both the concessional and non-concessional contributions caps in an income year you could end up paying 93% tax on the excess amount.

Non-Concessional Contributions

Non-concessional contributions are also known as 'after-tax' contributions and these contributions include:

- personal contributions for which tax deductions are not claimed
- contributions made by a person's spouse
- transfers from foreign superannuation funds

Non-concessional contributions over a limit of \$150,000 per year are taxed at a rate of 46.5% plus the Medicare levy. The tax liability is levied on the individual who nominates the superannuation fund to release monies to pay the liability. The balance of the excess contribution will be able to remain in the Fund.

Members under the age of 65 are able to make a contribution of \$450,000 over a three year period under a 'bring forward' option. This means that a Member could contribute \$400,000 in the first year and provided they do not contribute more than \$50,000 for the two subsequent financial years, will not be deemed to have exceeded the cap and consequently will not be taxed at the higher rate.

For existing funds, Members who have made contributions in excess of the transitional limits before 7 December 2006 were able to apply to withdraw these amounts without penalty prior to 30 June 2007. Contributions in excess of the transitional limits made on or after 7 December 2006 are subject to the tax on the excess unless it is a genuine inadvertent breach.

Are there any exemptions from the non-concessional cap?

There are two ongoing exemptions to the non-concessional cap.

The proceeds from the disposal of eligible small business assets are exempt up to a lifetime limit of \$1 million (indexed). The \$1 million exemption may include up to \$500,000 of capital gains that are disregarded under the capital gains tax (CGT) retirement exemption and proceeds from the disposal of assets that qualify for the CGT 15-year exemption. The latter includes pre-CGT assets, assets on which there is no capital gain or loss, and assets disposed of after the permanent disablement of the owner. The proceeds from a settlement for an injury resulting in permanent disablement are also exempt.

What is included in the non-concessional cap?

The cap applies to all non-concessional contributions made on behalf of an individual. For example, contributions made by one spouse for the benefit of the other spouse will be counted against the receiving spouse's cap.

The Government co-contribution is not included in the cap.

Contributions above the concessional cap also counts towards the non-concessional contributions cap.

Non-concessional contributions are not able to be split with a spouse.

Acceptance of Contributions

Mandated Employer Contributions

The law allows funds to accept mandated employer contributions at any time. This means Trustees may accept mandated employer contributions for a person regardless of the age of the person or the number of hours they work.

For Members under 65 Years of Age

The Fund can accept any contributions made in respect of a Member under 65. If the Member is under the age of 18 at 30 June, they would need to derive eligible employment income or business income in the income year before income tax deductions for superannuation can be claimed.

Members Aged 65 but Less than 70

For a Member in this age group, the Fund can accept personal contributions or employer contributions that are not mandated employer contributions during a financial year provided they can demonstrate that, in that financial year, they were gainfully employed on at least a part-time basis.

Gainful employment means employment or self employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. For this reason a person who only receives passive income such as trust distributions or dividend income would also fail to meet the gainful employment test.

In order to meet the work test, Members must have worked at least 40 hours in a period of not more than 30 consecutive days. This amount of paid work only has to be demonstrated once each financial year. For example, a person who has worked 40 hours in a fortnight will be able to make contributions for the rest of the financial year.

Member aged 70 but less than 75

If the Member is between 70 and 74 years of age the contributions can only be accepted if they are received on or before the date 28 days after the end of the month in which the Member turns 75.

Members Aged 75 or over

The Trustees may only accept mandated employer contributions.

Caps on Contributions

Fund-capped contributions are contributions by, or on behalf of, the Member to the Fund. However fund-capped contributions do not include employer contributions made in respect of the Member; contributions arising from structured settlements or orders made for personal injuries; relating to the sale

of certain small business assets; payments from the Commissioner of Taxation in relation to superannuation guarantee shortfall components; transfers from the Superannuation Holding Account; Government co-contributions and contributions covered by a valid and acknowledged notice under section 290-170 of the Income Tax Assessment Act, 1997.

The Fund cannot accept any fund-capped contributions in a financial year that exceed:

- for Members 64 years of age or less on 1 July of the financial year, three times the non-concessional contributions cap amount.
- For Members between 65-75 on 1 July of the financial year, the non-concessional cap amount.

Any amount provided to the Fund in excess of those amounts must be returned to the Member.

Eligible Spouse Contributions

Eligible spouse contributions may be accepted by the Fund at any time if the spouse is under the age of 65. If the spouse is aged 65 but under 70, eligible spouse contributions may be only accepted if the spouse is at least gainfully employed on a part-time basis. If the spouse is 70 or over, the Fund cannot accept eligible spouse contributions. There are no age limits or employment tests for the person making the contributions.

Superannuation Contributions Splitting

Certain contributions can be split with a spouse. Superannuation contributions that can be split include:

- employer contributions
- personal contributions
- allocated surplus contribution amounts
- amounts transferred from the superannuation holding accounts special account
- superannuation guarantee charge amounts from the Tax Office, and
- super co-contribution amounts.

Members can apply to split an amount of either or both taxed splittable contributions and untaxed splittable contributions. The application must be made either:

- in the following financial year (ie the application must be made between 1 July and 30 June in the financial year following the year in which the contributions were made), or
- during the financial year if the entire benefit is to be rolled over or transferred before the end of that financial year.

The maximum splittable amount for any financial year is :

- for taxed splittable contributions, the lesser of:
 - the concessional contributions and
 - concessional contributions cap for that financial year, and
- for untaxed splittable employer contributions, 100% of the concessional contributions cap for that financial year.

For income tax purposes, amounts split to a spouse's account are treated as a contributions splitting eligible termination payment (ETP) and are taken to have been rolled over to the spouse's account.

If you have an employer, who is an Employer Sponsor or a Participating Employer of the Fund, they may contribute part of your income to the Fund and in this case contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

Super Co-Contributions

If you earn less than \$60,342 a year, make personal super contributions and are otherwise eligible, the Government will make a Super Co-contribution to your Fund.

If your total income for tax purposes (assessable income plus reportable fringe benefits) is \$30,342 (2008/09 financial year) or less a year, the Government will put in one dollar and fifty cents for every dollar you put into your super, up to a maximum Super Co-contribution of \$1,500 a year.

The eligibility criteria for the Super Co-contribution have been widened to include more people.

You will be eligible for the Super Co-contribution in a year of income if:

- you make personal superannuation contributions to a complying superannuation fund or a Retirement Savings Account (RSA);

- your total income (assessable income plus reportable fringe benefits) is less than \$60,342;
- 10% or more of your total income is from eligible employment;
- you do not hold an "eligible temporary resident visa" at any time during the year;
- you lodge an income tax return for the year of income; and
- you are less than 71 years old at the end of the year of income

When your income is more than \$30,342 but less than \$60,342 (2008/09 financial year) a year of income, your Super Co-contribution will be adjusted based on your income and how much you personally contribute. The maximum amount of co-contributions is reduced by 5 cents for each \$1 your total income is over \$30,342 phasing out completely where your total income is \$60,342 or more.

The co-contribution scheme has also been extended to include the self-employed. If you are self-employed and you meet the criteria for eligibility above you may be entitled to government co-contribution.

Employment Termination Payments

From 1 July 2007, the tax treatment of certain payments made in consequence of the termination of employment (called eligible termination payments until 1 July 2007) changed.

Transitional arrangements applied to payments made between 1 July 2007 and 30 June 2012 if you were entitled, as at 9 May 2006, to such a payment specified under:

- a written contract
- an Australian or foreign law (or an instrument under such a law), or
- a workplace agreement under the Workplace Relations Act 1996.

These documents must do this by referring to the amount of the payment or a method or formula to work it out. It may allow you to choose how the payment is made – for example, as a payment made in kind, such as shares.

The transitional employment termination arrangements do not apply to employment termination payments made on death.

You can read further information on this topic on the ATO website, "Employment termination payments" NAT 70643.

An employment termination payment is a lump sum payment made in consequence of the termination of employment. It can include:

- amounts for unused rostered days off
- amounts in lieu of notice
- a gratuity or 'golden handshake'
- an employee's invalidity payment (for permanent disability, other than compensation for personal injury), and
- certain payments after the death of an employee.

Employment termination payments do not include:

- a payment for unused annual leave or unused long service leave, or
- the tax-free part of a genuine redundancy payment or an early retirement scheme payment.

Transitional employment termination payments may be rolled over into superannuation.

Transitional termination payments may be:

- contributed (in full or in part) to your superannuation fund, or
- used (in full or in part) to buy a superannuation annuity before 1 July 2012.

Transitional employment termination payments that are not rolled over

Any invalidity or pre-July 1983 amounts that form part of a transitional employment termination payment are tax-free.

The tax on any remaining, taxable component will depend on your age, as shown in the following table.

Your age	Tax on taxable component of transitional employment termination payments
Under preservation* age on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.
Preservation age* or over on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$145,000 – taxed at a maximum rate of 15% plus Medicare levy. • Amount over \$145,000 and up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.

* Preservation age is the age at which retirees can access their superannuation benefits generally when they retire. They are set out in this PDS.

Concessional thresholds for transitional employment termination payments

The lower threshold of \$145,000 in the above table is for the 2008–09 income year, indexed annually. The upper cap amount of \$1 million is not indexed.

These thresholds apply to the taxable components of all the transitional termination payments you receive during the transitional period, not just those you receive in any one income year. That is, when determining the tax on the taxable component, you must take into account any transitional employment termination payments received during earlier income years in the transitional period. This includes any directed termination payments, see below. However, these thresholds do not apply to employment termination payments that don't qualify for the transitional arrangements. That is, when applying the thresholds to transitional employment termination payments you do not need to take into account any employment termination payments that don't qualify for the transitional arrangements.

Directed termination payments

A directed termination payment is a transitional employment termination payment that you direct the payer to make to a complying superannuation plan or to purchase a superannuation annuity.

If you choose a directed termination payment, the payer must comply with the direction and give you the details of how the payment is made up.

When a directed termination payment is made on your behalf, the payment is tax-free. However, the taxable component of the payment will be included in the assessable income of the superannuation fund.

Information About Amounts Debited to the Fund and Your Account

Under the Governing Rules, the Trustees may debit your account with expenses to pay taxes, administrative and other expenses, to pay for insurance policies or premiums for third party annuities and other taxes in accordance with the governing rules, subject to complying with the law.

The Trustees can create an equalisation account which is to be used to stabilise the investment earnings of the Fund and to provide for expenses as the Trustees consider appropriate, however this is subject to superannuation law.

Investments

The Trustees must determine an investment strategy that will indicate how the Trustees will invest.

The strategy must reflect the purpose and circumstances of the Fund and have regard to investing in a way to maximise Member returns bearing in mind the risks, diversification and the ability of the Fund to pay benefits and other costs of the Fund as they become due.

All investments must be made in accordance with the investment strategy.

The Trustees have a defence to an action for loss or damage suffered as a result of the Trustees making an investment where the Trustees can show that the investment was made in accordance with an investment strategy formulated in accordance with superannuation law.

Trustees cannot lend money or provide financial assistance to a Member or their relative. The Trustees cannot borrow money except in very limited circumstances as provided by superannuation law.

Assets cannot be acquired from a related party although there are some very limited exceptions, for example, if the asset is a listed security acquired at market value or the asset is business real property. Business real property usually relates to land and buildings used wholly and exclusively in a business that is associated with the Members.

INFORMATION ABOUT RISKS ASSOCIATED WITH THE FUND

The Fund must invest in accordance with its investment strategy determined by the Trustees.

The value of the Fund's assets may be increased or reduced by changes in asset prices. Accordingly the value of your benefit may be reduced. This could affect the Trustees' capacity to make benefit payments to you.

In some cases if your benefit is a pension then there may be a decrease in benefit or pension amounts payable to you if the value of the assets in the Fund decreases.

In other cases, if you receive a complying pension, the Trustees may bear the risk of the asset being insufficient to make payments to you.

If a benefit is commuted the Trustees may purchase an annuity from a life assurance company or other provider and you will have a regular income and normally the risk will then be borne by that provider.

Trustees choose the investments in accordance with their investment strategy. If the Trustees offer more than one strategy you may choose the appropriate strategy but you cannot choose investments the Trustees are to make within the strategy.

There are risks in choosing to invest in superannuation - superannuation and taxation laws may change. There are also risks in choosing particular investments as all investments are subject to varying risks and generally all change in value.

The significant risks of investing generally include inflation that may exceed the return on your investment. Individual assets can and do fall in value for many reasons such as changes in the internal operations or management of the Fund or company in which the money is invested or in its business environment.

Market risks, market sentiment and economic, technological, political and legal conditions can and do change and this can mean that changes in the value of investment markets can affect the value of the investments in the Fund.

Interest rate risks can arise where there are changes in interest rates which can have a positive or negative impact directly or indirectly on investment value or returns.

There are currency risks if investments are in other countries and if their currencies change in value relatively to the Australian Dollar, the value of the investment can change.

Derivatives can be used to reduce risk, or to gain exposure to other types of investments. Risks associated with these derivatives include the value of the derivative failing to move in line with the underlying asset, potential liquidity of the derivative or the Fund may not be able to meet payment obligations as they arise.

Under the Governing Rules, the Trustees are not liable for any loss or detriment to the Fund unless it is due to the Trustees' dishonesty or wilful or reckless failure to exercise the degree of care and diligence necessary.

The Trustees are to be indemnified by the Fund to the maximum extent the law permits.

Changes to superannuation law may affect your ability to access your benefit. Superannuation benefits may be split by agreement or by Court Order with your spouse if you and your spouse permanently separate.

Changes can occur to the taxation of superannuation which may affect the value of your benefit.

If the Trustees borrow in accordance with superannuation law, the Fund may, if the loan is not repaid or terms of the loan not complied with, lose the asset purchased with the borrowed funds or part of its value. See further details about borrowing below.

The Fund must always comply with the definition of a self managed superannuation fund and comply with superannuation law. This amongst other things requires that generally either the Trustees must be identical to the Members or that any corporate Trustee has as its director(s) the identical Member(s). Failure by the Trustees to comply with superannuation and tax law could affect your benefits adversely.

Borrowing

Amendments to the SIS Act in September 2007 allow superannuation funds to borrow money for investment in certain limited circumstances and to enter instalment warrant arrangements. The Governing Rules of the Fund permit borrowing and instalment warrants.

The SIS Act prohibits borrowing by superannuation funds except in limited circumstances. The September 2007 amendments provide:-

- the borrowed money must be applied to the acquisition of an asset that is otherwise permitted to be acquired by the Trustees
- the loan must be a limited recourse loan and the lender's security is limited to the assets bought with that loan
- the asset must not be an in-house asset or other asset not permitted under superannuation law
- the asset must be held on trust for the Fund so that the Fund has a beneficial interest in the asset with the legal title being held by a separate trustee
- The Fund must have a right to acquire the legal title of the asset on payment of one or more instalments.

The provision must be read in conjunction with other sections of the SIS Act such as the sole-purpose test, investment strategy requirement, related-party acquisition rules, in-house asset rules, prohibition against charging and arms length dealing requirements.

See also Taxpayer Alert 2008/5 available at www.ato.gov.au and for more general information "Instalment warrants and super funds - questions and answers" available at <http://ato.gov.au/super/content.asp?doc=/Content/00132054.htm>.

Cashing rules

Before 10 May 2006 Trustees were required to pay benefits to Members who were over age 65 and did not meet the work test; or 75 years of age (regardless of their work status).

The compulsory cashing rule was abolished with effect from 10 May 2006.

This means that there is no forced payment of benefits out of superannuation funds after age 65.

Government Age Pension Arrangements

Effect of the pension assets test on pensioners, including age pensioners

The pension assets test taper rate has been halved from 20 September 2007 so that recipients only lose \$1.50 of pension per fortnight (rather than \$3) for every \$1,000 of assets above the relevant threshold.

This applies to the following payments:

- age and service pension;
- disability support pension;
- carer payment;

- wife pension;
- widow B pension; and
- bereavement allowance.

How has the assets test changed for people with complying income streams

The 50 per cent assets test exemption for purchased 'complying' income streams has been removed. This change applies only to income streams purchased on or after 20 September 2007. It does not affect 'complying' income streams purchased before this date.

The income test

The income test treatment of superannuation pensions has not changed. Income streams with a term of greater than five years are assessed under the income test on the basis of the gross annual income from the product reduced by an annual allowance for return of capital. Income streams with a term of less than five years are assessed under the social security deeming rules.

TAXATION

You should seek taxation advice from your accountant.

Below is some information about tax and superannuation.

Tax on Payments from a Superannuation Fund

Superannuation benefits paid from a taxed fund either as a lump sum or as an income stream (such as a pension) are tax free for people aged 60 or more. All pensions that meet the simplified minimum standards are taxed the same on payment. This includes pensions that were already commenced by the Fund prior to 1 July 2007.

Pension payments for individuals aged under 60 are taxed but are eligible for a 15 per cent offset with any exempt component being tax free. Once the pension recipient turns age 60, their pension will be tax free.

A person receiving an income stream from an untaxed source will become eligible for a 10 per cent tax offset after the age of 60.

If you choose to take your benefits in pension form, then earnings on the assets supporting that pension will be exempt from tax. Earnings on other assets will be subject to tax as assessable income of the Fund at 15 per cent.

"Reasonable Benefit Limits" are no longer relevant as they have been abolished.

Tax on Money Transferred

There is no tax if you transfer money from one superannuation fund to another, unless the amount transferred contains an untaxed component.

An untaxed component attracts the 15% tax on contributions and may also be subject to the superannuation tax surcharge.

Tax on Investment Earnings of the Fund

Investment earnings by the Fund are taxed at a maximum rate of 15%, with capital gains taxed normally at 10% in the accumulation phase and if the asset is held for at least 12 months.

Tax File Numbers

What will happen if I don't give my TFN to the Trustees?

If the Trustees do not have your TFN:

- The Trustees will have to pay additional income tax (called 'no TFN contributions tax') on some types of contributions
- The Trustees may not be able to accept some types of contributions, and
- You may miss out on super co-contributions.

TFN Contributions Tax

If you have not quoted your TFN by the end of the financial year and your membership of the Fund commenced:

- before 1 July 2007, the assessable contributions will be taxed an extra 31.5% once those contributions reach \$1,000 in an income year. The extra tax is on all assessable contributions made in the income year, including the first \$1,000, or
- on or after 1 July 2007, all the assessable contributions made during the income year will be taxed an extra 31.5%.

The extra tax on these assessable contributions is in addition to the standard 15% rate of tax payable by superannuation funds on their taxable income.

Taxation of Benefits

Taxation of superannuation payments to a person aged 60 or more

- All lump sum benefits paid from a taxed source to a person aged 60 or over are tax free.
- All pensions paid from a taxed source to a person aged 60 or over are tax free. The tax free status also applies to pension benefits that are already being paid.
- RBLs no longer apply.
- People who receive a lump sum superannuation payment or a pension payment from a taxed source will not need to include it in their tax return.

Taking your superannuation benefits before 60

- Lump sums will comprise two components — an exempt component and a taxable component.
 - The exempt component will be paid tax free and comprise: the pre-July 83 component; the CGT exempt component; the post-June 1994 invalidity component; the concessional component and the non-concessional (post-tax) contributions;
 - The taxable component includes: the current post-July 1983 component and the non-qualifying component. It will be paid tax free up to the low-rate threshold (\$145,000 in 2008/09) and amounts above the threshold will be taxed at 15 per cent. The tax rate will be 20 per cent for individuals aged under 55 years.
- Pension payments for people under age 60 are taxed under the current arrangements, although tax will be lower in some cases.
- The full superannuation pension rebate of 15 per cent will apply to all pensions paid from a taxed source to a person who is aged 55 to 59 years.
- Once the pension recipient turns 60, their pension will be tax free.
- When any part payment of a superannuation benefit is made, the benefit will generally be considered to include both exempt and taxable components with the relevant proportions of each reflecting the proportions such components make up in the total benefit. This will apply to both lump sums and pensions. Existing pensioners will retain the current 'deductible amount' on their pension until they reach age 60 when the benefits become tax free.

Death Benefits

Taxation treatment of death benefits paid to a dependant

If death benefits are paid as a lump sum to a dependant they are tax free. A dependant for these purposes is a spouse or former spouse, a child less than 18, a person with whom the deceased had an interdependency relationship just before he or she died, or any other person who was dependant on the deceased just before he or she died.

If a dependant chooses to take a death benefit as a pension stream, the taxation treatment will depend on the age of the primary beneficiary and dependant.

- If the primary beneficiary was age 60 or over at the time of death, the pension payments to the dependant will be tax free.
- If the primary beneficiary was under age 60 at the time of death, the pension will continue to be taxed at the dependant beneficiary's marginal rate (less any deductible amount and pension rebate). If (or when) the dependant is aged 60 and over, the pension payment will be tax free.

Taxation treatment of benefits paid to a non-dependant

The taxable component of a lump sum paid to a non-dependant will be taxed concessionally at 15 per cent. A pension will not be able to revert or be paid to a non-dependant upon the death of a person. These pensions will be paid out to the non-dependant as a lump sum.

Lump Sum Benefits

You may choose to take a lump sum benefit from your Fund. A super lump sum benefit can include a:

- taxable component, and
- tax-free component.

The **taxable component** is the part of the benefit that is taxable. Though tax must be paid on the entire taxable component, it may include two parts – one where tax has already been paid and one where tax has not yet been paid. These are called taxed and untaxed elements of the taxable component.

- A **taxed element** is the amount of your benefit that has already had tax paid within the Fund. You may need to pay additional tax on it when it is paid out, depending on your age when you take the lump sum. You may need to include the taxed element in your tax return.
- An **untaxed element** is the part of your benefit that hasn't had any tax paid on it in the Fund, but is still taxable. You **must** include it in your tax return.

The **tax-free component** is the part of a benefit that is tax-free and is not included in your tax return.

The Fund will need to calculate these components for each benefit that is paid. When a super benefit is paid from a superannuation interest, the tax-free and taxable components are calculated in the same proportion that these components make up the total value of the superannuation interest.

How do funds calculate the tax-free component of a superannuation interest?

The tax-free component of a superannuation interest is the total value of the following segments:

- the contributions segment, and
- the crystallised segment.

The contributions segment generally includes all contributions made from 1 July 2007 that have not been included in the assessable income of the Fund. Typically these would be a Member's personal contributions not claimed as an income tax deduction. Roll-over super benefits are regarded as contributions. However, the taxable component of a roll-over super benefit is not included in the contributions segment.

The crystallised segment includes the following existing components of a superannuation interest that are consolidated into the tax-free component:

- the concessional component
- the post-June 1994 invalidity component
- undeducted contributions
- the capital gains tax (CGT) exempt component, and
- the pre-July 83 component.

The crystallised segment is calculated by assuming that an eligible termination payment (ETP) representing the full value of the superannuation interest is paid just before 1 July 2007.

How do funds calculate the taxable component of a superannuation interest?

The taxable component of the superannuation interest is calculated by subtracting the tax-free component from the total value of the superannuation interest.

Although the taxable component can consist of an element taxed in the Fund and/or an element untaxed in the Fund, the taxable component of a superannuation interest in a taxed fund normally consists solely of an element taxed in the Fund.

PAYG withholding obligations for funds paying lump sum benefits

Age of Member	Tax free component	Taxable component
60 years and over	The entire payment is tax-free after a Member turns 60 and funds are not required to: <ul style="list-style-type: none"> • withhold any tax from a payment, or • issue a payment summary. 	
Preservation age but under 60	No tax withheld.	<ul style="list-style-type: none"> • Amount up to low rate cap – no tax withheld. • Amount above low rate cap – withhold tax at the rate of 16.5%
Below preservation age	No tax withheld.	Withhold tax at the rate of 21.5%

If the marginal tax rate(s) applying to the lump sum is less than the rate of withholding applied to the payment, the Member will only be taxed on their taxable component at the marginal tax rate.

If the Member’s marginal tax rate is higher than the rate of withholding applied to payment, the Member will receive a tax offset to ensure the rate of tax on the taxable component does not exceed the rate of tax withheld.

The low rate cap is the limit set on the amount of the taxable component of a super lump sum benefit that you can receive at a lower (or nil) rate of tax.

The low rate cap applies if you have reached your preservation age (currently 55 if born before 1 July 1960) but are below 60.

The low rate cap reflects the previous low-rate threshold for eligible termination payments. It has been introduced to keep the existing tax treatment of super lump sum payments between the age of 55 and age 60.

The low rate cap will start at \$145,000 for the 2008-09 income year indexed to average weekly ordinary time earnings (AWOTE) and rounded down to the nearest multiple of \$5,000. The cap does not reduce, even if average weekly ordinary time earnings decrease.

INFORMATION ABOUT LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATION

The Trustees will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustees select, retain or realise an investment. Unless you are notified otherwise the Trustees do not take any such considerations into account however the Trustees may incorporate those things into their investment strategy.

ADDITIONAL INFORMATION-CONTACT DETAILS

If you require further information concerning the Fund or the Governing Rules or your rights as a Member or the Fund's performance you may contact the Trustees whose contact details appear at the beginning of this Product Disclosure Statement.

Minutes of Meeting of Trustees of

Ward Superannuation Fund

- Held At:** 1419 MT ALFORD RD LAKE MOGERAH
- On:** ✓ 14 DAY OF OCTOBER 2008
- Present:** Ward, Francis John
Ward, Sarah
- Chairperson or Sole Director:** Ward, Francis John
- Fund:** It was resolved that the Trustees act as Trustee(s) of a Superannuation Fund to provide certain superannuation benefits for Members of the Fund.
- Trust Deed:** It was resolved that the Trustees execute the Superannuation Deed tabled.
- Members of Fund:** It was noted that the initial members of the fund would be:

Ward, Francis John
Ward, Sarah

It was noted that the initial members were parties to and had signed the deed.

It was also noted that further members may be admitted pursuant to the rules by written application and notice of approval being given by the Trustee to the applicant in accordance with the Deed. It was noted that the Trustees had previously provided Product Disclosure Statements and all other information to Members as required.
- Notice of Election:** It was resolved that the notice to the Regulator of the fund tabled at the meeting electing that the fund become a regulated superannuation fund be executed by the Trustees and forwarded immediately to the appropriate Regulator of the Fund.
- Bank Account:** It was resolved that a bank account would be opened and that any one of the Trustees be authorised to operate the account.
- Investment Strategy:** It was resolved that the Trustees formulate and give effect to an investment strategy in accordance with the provisions of the Superannuation Industry Supervision Act 1993 as required by SIS.
- Confirmation:** Signed by the Chairperson or Sole Director as and for a true and accurate record.



Chairperson

Date 14-10-08

**Minutes of Meeting
of Trustees of:**

Ward Superannuation Fund

Held At: 1419 MT ALFORD RD LAKE MOOSEHEAD

On: 14 DAY OF OCTOBER 2008

Present: Ward, Francis John
Ward, Sarah

Chairperson: Ward, Francis John

Resolved: It was resolved that the Trustees accept the terms of the Member's Nomination under clause 24.6A of the Governing Rules of the Fund.

Confirmation: Signed by the Chairperson as and for a true and accurate record.



Chairperson

Date 14-10-08

STATUTORY DECLARATION

I, Ward, Francis John

of 1419 Mt Alford Road
Lake Moogerah QLD 4309

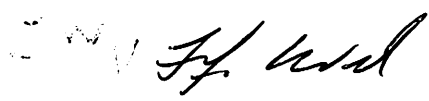
do solemnly and sincerely declare as follows:-

1. I am one of the Trustees referred to in the Deed dated

constituting the Ward Superannuation Fund

2. At the date of the said Deed the Fund owned no assets whatsoever nor was it entitled to any assets.

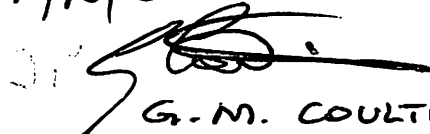
And I make this declaration conscientiously believing the same to be true and by virtue of the provisions of the Oaths Act 1867-1981.



Declared

at PURGA

on 29/10/08

before me:  J.P. C. Dec
G.M. COULTIS

Consent to Act as Trustee

I, Ward, Francis John

hereby consent to act as Trustee of the superannuation fund known as the
Ward Superannuation Fund
and declare:

1. I am not disqualified from acting as a trustee or as a responsible officer of a trustee company under the Superannuation Industry (Supervision) Act.
2. I have never been found guilty of or convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. The Regulator has not disqualified me under section 120A of the Superannuation Industry (Supervision) Act.
6. I have not, in the preceding 3 years from the date of this declaration, entered into a deed of assignment or arrangement or a composition with creditors under Part X of the Bankruptcy Act.

Dated:

FW
14TH DAY OF OCTOBER 2008

Signed:

F. J. Ward
.....

Consent to Act as Trustee

I, Ward, Sarah

hereby consent to act as Trustee of the superannuation fund known as the
Ward Superannuation Fund
and declare:

1. I am not disqualified from acting as a trustee or as a responsible officer of a trustee company under the Superannuation Industry (Supervision) Act.
2. I have never been found guilty of or convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. The Regulator has not disqualified me under section 120A of the Superannuation Industry (Supervision) Act.
6. I have not, in the preceding 3 years from the date of this declaration, entered into a deed of assignment or arrangement or a composition with creditors under Part X of the Bankruptcy Act.

Dated: 14/10/08

Signed: ^{SW}

Sarah Ward

**Notice of agreement of Members
to the nomination of Trustee**

We the undersigned being all of the Members of the following superannuation fund:

Ward Superannuation Fund

hereby agree to the nomination of:

Ward, Francis John
Ward, Sarah

as Trustee of the Fund and we further agree to the Board of Directors as constituted at the date of this agreement if the Trustee is a Corporation.

Signed by the said Members:

Francis John Ward

Sarah Ward

Dated: 14/10/08

Application for Membership

Name of Fund: Ward Superannuation Fund

Member's Name: Ward, Sarah

(Minor's Name if on behalf of minor)

Address:

1419 Mt Alford Road

Lake Moogerah QLD 4309

Date of Birth: 07/02/1967

Occupation:

Telephone:

Fax:

Tax File Number:

Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.

(Delete if inapplicable)

I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:

X Sarah Ward

Dated:

X 28/10/08.

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Binding Death Benefit Nomination

Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
 - a spouse of a Member
 - any children of a Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
- (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Indicative Non-Binding Death Benefit Nomination

Indicative Non-Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death by completing the direction in this Nomination, or you can give a binding direction to the Trustee (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Indicative Non-Binding Nominations

1. This Nomination Notice is not binding. The Trustees will take it into account in the event that a benefit is paid from the Fund on your death. However the Trustees have complete discretion as to which of your dependants and/or Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) may receive the benefit and in what proportion. If there are no dependants or Legal Personal Representative, the benefit may be payable to a person(s) or your estate as determined by the Trustees.

2. The beneficiaries named in this Notice must be dependants and/or your Legal Representative.

3. For the purposes of the Trust Deed, a dependant is:

- a spouse of the Member
- any children of the Member
- any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children

- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

5. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Indicative Non-Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

Nomination

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			

**Legal Personal
representative (your
estate)**

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, request the Trustee of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- in the event of my death, the Trustee has complete discretion as to which of my dependants and/or estate will receive any death benefit payable.
- this Notice revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries.

Signature of Member:

Date:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Non-Lapsing Binding Death Benefit Nomination

Non-Lapsing Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see “Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination”) or you can give a binding direction to the Trustee (see “Trustee Information Memorandum to Members – Binding Death Benefit Nomination”) or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules by completing the direction in this Nomination.

Important Points about Non-Lapsing Binding Death Benefit Nominations

1. This Memorandum refers to a **Non-Lapsing Binding Death Benefit Nomination** under clause 24.6A of the Governing Rules of the Fund.

2. Clause 24.6A of the Governing Rules of the Fund says:

24.6A Non-lapsing death benefit nomination - Death Benefit requested rule:

If the Trustees are given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustees must:

- (a) by written resolution, accept the terms of the Member’s notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Member’s request

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustees are bound by those terms unless and until that Member and the Trustees otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustees or a later non- lapsing nomination is given effect under (a) or (b).

3. This Nomination Notice must be fully completed in accordance with the details below:

The beneficiaries named in this Notice must be dependants and/or your Legal Personal Representative (that is, the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will). For the purposes of the Trust Deed, a dependant is:

- a spouse of a Member
- any children of a Member
- any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an

interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

5. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

6. If your estate i.e. your Legal Personal Representative, is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Non-Lapsing Binding Death Benefit Nomination (Clause 24.6A)

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that this Nomination is a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund.

This Notice revokes any previous notice supplied to the Trustee of the Fund with regard to the nomination of death benefits.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Product Disclosure Statement

Ward Superannuation Fund

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members or Employers. Any omitted details must be inserted.

Name of Member: Ward, Sarah

Address of Member:

1419 Mt Alford Road
Lake Moogerah QLD 4309

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

WARD, Francis John
1419 Mt Alford Road
Lake Moogerah QLD 4309

WARD, Sarah
1419 Mt Alford Road
Lake Moogerah QLD 4309

This Product Disclosure Statement provides key information to Members of a new self managed superannuation fund and to Members where the Governing Rules have been updated. The Governing Rules are the provisions contained in the Trust Deed establishing the Fund and any amendments to it. A copy is available from the Trustees.

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

This product disclosure statement will help you to understand the main features of this Fund. We recommend that you get professional advice before investing.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this Fund particularly, speak to the Trustees or professional advisers.

Superannuation Generally

Superannuation provides you with income for your retirement. Superannuation funds pool contributions and invest them for the benefit of the Members.

Tax concessions apply to contributions to superannuation funds which, like this one, comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to fund earnings and to benefit payments.

Members can generally speaking withdraw their investment in a superannuation fund (called a "benefit") when they retire. 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 income stream.

This means that you should only invest in superannuation money you can afford to put away until later.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Member's Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf plus where applicable, insurance policy proceeds. Contributions are invested so that the value of your Member's Benefit will vary from time to time.

You can generally take your benefits once you reach preservation age and have retired. The age of preservation is increasing gradually from 55 to 60 between the years 2015 and 2025. In addition, once you are aged 65 or more, you can take your superannuation even if you have not retired. Your preservation age can be determined by reading this PDS under the heading "Preservation of Benefits".

If you are aged 55 or over, you can reduce your working hours without reducing your income by rolling some of your superannuation into a retirement income stream. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' income stream, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash payment while you are still working and will need to take your superannuation benefits as regular payments.

See later in this PDS for more information about Benefits.

If you become totally and permanently disabled your Member's Benefit will be paid subject to Superannuation law. Benefits can also be paid if you become temporarily totally disabled and you are insured under an insurance policy and the proceeds of the policy become available.

Preservation of Benefits

The Federal Government restricts when you can access most of your superannuation. In general, access to your superannuation will depend upon the 'preservation' classification that applies. There are three classes of preservation:

(1) Unrestricted Non-Preserved Benefits

Benefits that are generally rolled over from another superannuation fund which could have been cashed previously. These benefits can be paid to you at any time.

(2) Restricted Non-Preserved Benefits

Benefits that are not preserved but which cannot be cashed until you leave service with your current employer or are otherwise eligible to take a benefit from the Fund.

(3) Preserved Benefits

All contributions (including those you make) and earnings paid or accruing from 1 July 1999 are preserved. New employer eligible termination payments are also fully preserved.

Preservation of benefits is complex and the Government may change the rules from time to time and you should speak to the Trustees or obtain professional advice.

Preserved benefits can generally only be paid on taking advantage of a transition to retirement strategy; permanent retirement at or after your preservation age; reaching age 65; reaching age 60 and ceasing gainful employment with an employer; satisfying the compassionate grounds tests; meeting the financial hardship requirements; death; suffering total and permanent disability; permanent departure from Australia if you are an eligible temporary resident; satisfying any other condition for release specified in the superannuation law.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born from 01/07/1960 to 30/06/1961	56
Born from 01/07/1961 to 30/06/1962	57
Born from 01/07/1962 to 30/06/1963	58
Born from 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

A transition to retirement pension allows people who are still in the workforce to access their superannuation without having to retire or leave their job. If you do not use a transition to retirement strategy you must generally speaking, reach your preservation age and permanently; retire from the workforce; reach age 65; reach age 60 and cease gainful employment.

Nominations - Death Benefits

You may elect that the Trustees exercise their discretion to decide who is to be paid your death benefit. If you do not give the Trustees any direction at all then the Trustees will decide this. However you can give the Trustees an Indicative Non-Binding Nomination (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination"), or you can give a Binding Death Benefit Nomination to the Trustees (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a Non-Lapsing Binding Nomination under rule 24.6A (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination"). These are available from the Trustees.

If you want to leave money to someone who is not your dependant, for example, your brother or sister, you must nominate your legal personal representative in your binding nomination and your brother or sister in your will.

Your dependant is your husband or wife or de facto husband or wife, your child including step child and adult child and any other person (whether related to you or not) with whom you have an interdependency relationship.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship

- (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

Your legal personal representative is your executor i.e. the person appointed by you in your will, or administrator i.e. the person appointed by the Court to administer your estate if you do not have an executor. If you want the Trustees to pay your benefit on your death to the people you chose by making a Binding Death Benefit Nomination you must:

- (a) complete a binding nomination form telling the Trustees who you want them to pay a benefit to and in what proportions; and
- (b) renew your binding nomination every three years.

Your Binding Death Benefit nomination will be invalid if it is not renewed every three years or if any of the people you nominate are not your dependants at the time of your death or your legal personal representative. If you have a valid Death Benefit binding nomination at the time of your death the Trustees will follow it even if your circumstances have changed, for example you have married.

If you do not make a binding nomination or if a nomination is invalid or if you make an Indicative Non-Binding Nomination, the Trustees will choose who to pay your benefit to. In this event the Trustees will take your wishes into account, however they will not be bound by them. The Trustees will consider the circumstances of all of your dependants in choosing to whom to pay the benefit and in what proportions. If you make a valid Non-Lapsing Binding Nomination the Trustees must follow it.

In some circumstances under superannuation law if you are in severe financial hardship you may be able to have your Member's Benefit paid to you by the Trustees however there are conditions to be complied with and benefits can only be paid to you so that certain expenses can be met e.g. treatment of life threatening illness, palliative care etc.

When your Member's Benefit becomes payable it will be paid as a lump sum benefit or as a pension. You should discuss these matters with your professional adviser before receiving your benefit.

PENSIONS

Federal Government "Simplified Superannuation" reforms altered the number and type of pensions that may be paid by superannuation funds. The Trustees must give Members a separate PDS for their pension before it commences. You should seek professional advice before asking the Trustees to commence paying you a pension.

Pensions that commenced before 1 July 2007

For pensions that commenced before 1 July 2007, the Trustees must continue to pay them under the previous pension payment standards unless the pension is an allocated pension.

Pensions that commenced between 1 July and 19 September 2007

For pensions that commenced between 1 July 2007 and 19 September 2007, these have been able to be paid under the previous or the new pension rules.

Pensions that commenced after 19 September 2007

All pensions that commenced after 19 September 2007 must meet the “new minimum pension standards”.

The “new minimum pension standards”

The new minimum standards mean that the superannuation pensions must satisfy all of the following requirements:

1. The pension must be account-based, except in limited circumstances.
2. A minimum amount must be paid at least annually.
3. The capital supporting the pension cannot be increased using contributions or rollover amounts once the pension has started.
4. The pension can be transferred only if a Member dies, to one of their dependants.
5. Neither the capital value of the pension nor the income from it as security can be used for borrowing.
6. Before commuting a pension, a minimum amount must be paid in certain circumstances.

There are no maximum draw down limits for new pensions that commenced after 19 September 2007, except for transition to retirement income streams.

Account-based pension

An account-based pension refers to a pension where an account balance is attributable to the Member. That is, the amount supporting the pension is allocated to a separate account for each Member.

There are limited circumstances in which SMSFs can pay non account-based pensions to Members. (For further information see Superannuation Determination SD 2004/1 available from the ATO (Australian Tax Office) website).

Minimum annual payments

The Trustees must pay a minimum amount each year to a Member from that Member’s pension account. The minimum amount is worked out by multiplying the Member’s pension account balance by a percentage factor. The amount is rounded to the nearest 10 whole dollars.

The following table shows the relevant percentage factor based on the Member’s age.

Age	Percentage of account balance
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

Account balance means:

- the pension account balance on 1 July in the financial year in which the payment is made, or
- if the pension commences during the financial year - the balance on the commencement day, or
- if the amount of the pension account balance is less than the withdrawal benefit that the Member would be entitled to if the pension was to be fully commuted – the amount of the withdrawal benefit.

Where the pension commences after 1 July, the minimum payment amount for the first year is calculated proportionately to the number of days remaining in the financial year, starting from the commencement day.

That is, you multiply the minimum payment amount by the remaining number of days in the financial year divided by 365 (or 366 in a leap year).

Minimum payment amount = minimum payment amount x remaining number of days /365 (or 366).

If the pension commences on or after 1 June, no minimum payment is required to be made for that financial year.

Certain payments cannot be used to boost a Member's pension

Once a pension has begun to be paid to the Member no further amounts can be added to the capital from which the pension is being paid. This means the Member's pension account cannot be increased by contributions or rollover amounts.

Transfer of pension

If a Member dies the pension can only be transferred or paid to another person who:

- is a dependant of the Member, which includes:
 - a surviving spouse or de facto spouse
 - a child of the deceased who is under 18 years of age
 - a child of the deceased aged between 18 years and 25 years of age, who was financially dependant on the deceased
 - a child of the deceased aged 18 years of age or over, who has a permanent disability
 - any person who relied on the deceased for financial maintenance at the time of their death, or
 - any person who lived with the deceased in a close personal relationship where one or both of them provided financial and domestic support and personal care.

Capital value of pension cannot be used as security for borrowings

When applying for loans, Members cannot use the capital value of the pension or the income from it as security for a borrowing.

Minimum payment prior to commutation

If a pension that commenced after 19 September 2007 is to be commuted, at least a minimum amount must be paid from the pension beforehand.

The minimum payment(s) must occur in the financial year in which the commutation is to take place. The amount paid must be at least the pro rata of the minimum annual payment amount.

For pensions that commence in the same financial year in which they are commuted, the pro-rata minimum payment amount is calculated based on the number of days from the start date of the pension to the day it is commuted.

Pro-rata minimum payment amount = minimum annual payment amount x days from start of pension to day pension commuted / 365 (or 366)

The requirement to make a minimum payment prior to commutation does not apply in circumstances where the commutation arises on the death of a Member or where the purpose of the commutation is to:

- Pay a superannuation contributions surcharge liability;
- Give effect to a payment split under the family law provisions; or
- Give effect to a client's right to return a financial product under the Corporations Act 2001.

'Commutation' is a technical term which generally means withdrawing some or all of your money as a lump sum. Some retirement income streams do not allow the withdrawal of a lump sum. These are non-commutable income streams.

Transition to retirement

The transition to retirement measure allows Members who have reached their preservation age, to have access to their superannuation benefits without having to retire or leave their job. This allows Members access to their superannuation by drawing down transition to retirement income streams.

New rules commenced on 1 July 2007.

Income streams which commenced before 1 July 2007 and that complied with the transition to retirement rules at the time satisfy the new requirements and may continue to be paid under the former rules.

Transition to retirement income streams commencing on or after 1 July 2007 requirements:-

- It must be an account-based income stream. This means an account balance must be attributable to the recipient of the income stream.

- The payment of a minimum amount to be made at least annually – currently 4% of the account balance where the Member is under age 65.
- The total payments made in a financial year must be no more than 10% of the account balance (at the start of each year). This is the maximum amount of income stream benefits that can be drawn down each year.
- Restrictions on the commutation of the income stream (except in limited circumstances).
- There is no provision made for an amount or percentage to be left over when the income stream ceases.
- The income stream can be transferred only on the death of the Member to one of their dependants, or cashed as a lump sum to a dependant, non-dependant or the Member's estate.
- The capital value of the income stream and the income from it cannot be used as security for borrowing.

Commutation of transition to retirement income streams

If a transition to retirement income stream is commuted, the resulting lump sum benefit cannot be taken in cash unless the Member satisfies a condition of release with a 'nil' cashing restriction (for example, retirement) or the purpose of the commutation is to:

- cash an unrestricted non-preserved benefit
- pay a superannuation contributions surcharge liability
- give effect to a payment split under family law, or
- ensure a payment can be made to give effect to a release authority or transitional release authority.

Retirement as a Member after commencing of a transition to retirement income stream

If you retire or qualify for another condition of release with a 'nil' cashing restriction (for example if you have a terminal medical condition or a permanent incapacity) after the commencement of a transition to retirement income stream, you have the following options:

- Continue to receive the income stream
- Commute the income stream to purchase another income stream
- Commute the income stream and take the resulting lump sum benefit in cash
- Commute the income stream and roll it back into superannuation

The options available vary depending on the type of income stream that was taken and the time since its commencement. Members should seek professional advice about these options.

Maximum amount of superannuation that can be accessed by Members receiving a transition to retirement pension

There is no specific limit on the amount of superannuation benefits that may be drawn down under the transition to retirement measure however no more than 10% of the account balance, as at the start of the financial year, may be paid each year.

CONTRIBUTIONS

There are a number of terms explained below:

Concessional Contributions

Concessional contributions are 'before-tax' contributions. They are usually tax deductible if tax laws are complied with. The concessional contributions include:

- Super Guarantee (SG) contributions, also called "mandated employer contributions". These are the before-tax minimum level of superannuation contributions that an employer must contribute for eligible employees. The rate is currently 9%. They are made up of:
 - contributions to reduce the employer's potential liability to the Superannuation Guarantee Charge;
 - superannuation guarantee shortfall components, that is, Superannuation Guarantee Charge payments sent to a fund from the Australian Taxation Office (ATO) after the Tax Office has obtained payment of the charge from the employer;
 - contributions made in order to satisfy an obligation under an industrial award or agreement; and

- payments to a fund from the Superannuation Holding Accounts Reserve - this relates to small superannuation accounts.
- Employer contributions made under a salary sacrifice arrangement
- Personal contributions claimed as a tax deduction by a self-employed person
- Personal contributions claimed as a tax deduction that meet eligibility rules.

These contributions in the Fund are taxed at a concessional rate of 15%. There is no limit on concessional contributions as such, however any concessional contributions that exceed specified amounts will be taxed at a rate of 31.5% plus the Medicare Levy, on top of the 15% tax paid by the Fund, imposing a 'concessional contributions cap'.

For those under 50, the limit on concessional contributions is \$50,000 per year. The \$50,000 limit will be indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

Until 30 June 2012 for those aged 50 or more, the limit is \$100,000. If you turn 50 during that period you will be able to use the transitional arrangements. For example, if you turn 50 on 1 January 2011 you will be able to make \$100,000 of contributions in the 2010-2011 and 2011-12 financial years. The \$100,000 limit will not be indexed.

From the 2012-13 financial year, the maximum amount of concessional contributions per annum will return to the indexed \$50,000 amount.

Your employer can claim a tax deduction on superannuation contributions as long as the contributions are required under an industrial award, determination or notional agreement preserving state awards. Employers can claim a full deduction for contributions to superannuation funds made on behalf of their employees under the age of 75.

Self-employed Members are able to claim a full tax deduction for superannuation contributions made until they turn 75 as long as they meet the eligibility criteria. If you wish to claim a deduction for a superannuation contribution, you will have to notify the Fund. You can notify the Fund either at the time you lodge your income tax return, or at the end of the following financial year after the contribution was made, whichever is earlier. You will not be able to vary the notice after this time.

If you wish to claim a tax deduction for a contribution you will need to notify the Trustees before you lodge your income tax return, or before the end of the following financial year after the contribution was made, whichever is the earlier. This notification cannot be varied after this time.

Contributions above the concessional cap count towards the non-concessional contributions cap. If your contributions exceed both the concessional and non-concessional contributions caps in an income year you could end up paying 93% tax on the excess amount.

Non-Concessional Contributions

Non-concessional contributions are also known as 'after-tax' contributions and these contributions include:

- personal contributions for which tax deductions are not claimed
- contributions made by a person's spouse
- transfers from foreign superannuation funds

Non-concessional contributions over a limit of \$150,000 per year are taxed at a rate of 46.5% plus the Medicare levy. The tax liability is levied on the individual who nominates the superannuation fund to release monies to pay the liability. The balance of the excess contribution will be able to remain in the Fund.

Members under the age of 65 are able to make a contribution of \$450,000 over a three year period under a 'bring forward' option. This means that a Member could contribute \$400,000 in the first year and provided they do not contribute more than \$50,000 for the two subsequent financial years, will not be deemed to have exceeded the cap and consequently will not be taxed at the higher rate.

For existing funds, Members who have made contributions in excess of the transitional limits before 7 December 2006 were able to apply to withdraw these amounts without penalty prior to 30 June 2007. Contributions in excess of the transitional limits made on or after 7 December 2006 are subject to the tax on the excess unless it is a genuine inadvertent breach.

Are there any exemptions from the non-concessional cap?

There are two ongoing exemptions to the non-concessional cap.

The proceeds from the disposal of eligible small business assets are exempt up to a lifetime limit of \$1 million (indexed). The \$1 million exemption may include up to \$500,000 of capital gains that are disregarded under the capital gains tax (CGT) retirement exemption and proceeds from the disposal of assets that qualify for the CGT 15-year exemption. The latter includes pre-CGT assets, assets on which there is no capital gain or loss, and assets disposed of after the permanent disablement of the owner. The proceeds from a settlement for an injury resulting in permanent disablement are also exempt.

What is included in the non-concessional cap?

The cap applies to all non-concessional contributions made on behalf of an individual. For example, contributions made by one spouse for the benefit of the other spouse will be counted against the receiving spouse's cap.

The Government co-contribution is not included in the cap.

Contributions above the concessional cap also counts towards the non-concessional contributions cap.

Non-concessional contributions are not able to be split with a spouse.

Acceptance of Contributions

Mandated Employer Contributions

The law allows funds to accept mandated employer contributions at any time. This means Trustees may accept mandated employer contributions for a person regardless of the age of the person or the number of hours they work.

For Members under 65 Years of Age

The Fund can accept any contributions made in respect of a Member under 65. If the Member is under the age of 18 at 30 June, they would need to derive eligible employment income or business income in the income year before income tax deductions for superannuation can be claimed.

Members Aged 65 but Less than 70

For a Member in this age group, the Fund can accept personal contributions or employer contributions that are not mandated employer contributions during a financial year provided they can demonstrate that, in that financial year, they were gainfully employed on at least a part-time basis.

Gainful employment means employment or self employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. For this reason a person who only receives passive income such as trust distributions or dividend income would also fail to meet the gainful employment test.

In order to meet the work test, Members must have worked at least 40 hours in a period of not more than 30 consecutive days. This amount of paid work only has to be demonstrated once each financial year. For example, a person who has worked 40 hours in a fortnight will be able to make contributions for the rest of the financial year.

Member aged 70 but less than 75

If the Member is between 70 and 74 years of age the contributions can only be accepted if they are received on or before the date 28 days after the end of the month in which the Member turns 75.

Members Aged 75 or over

The Trustees may only accept mandated employer contributions.

Caps on Contributions

Fund-capped contributions are contributions by, or on behalf of, the Member to the Fund. However fund-capped contributions do not include employer contributions made in respect of the Member; contributions arising from structured settlements or orders made for personal injuries; relating to the sale

of certain small business assets; payments from the Commissioner of Taxation in relation to superannuation guarantee shortfall components; transfers from the Superannuation Holding Account; Government co-contributions and contributions covered by a valid and acknowledged notice under section 290-170 of the Income Tax Assessment Act, 1997.

The Fund cannot accept any fund-capped contributions in a financial year that exceed:

- for Members 64 years of age or less on 1 July of the financial year, three times the non-concessional contributions cap amount.
- For Members between 65-75 on 1 July of the financial year, the non-concessional cap amount.

Any amount provided to the Fund in excess of those amounts must be returned to the Member.

Eligible Spouse Contributions

Eligible spouse contributions may be accepted by the Fund at any time if the spouse is under the age of 65. If the spouse is aged 65 but under 70, eligible spouse contributions may be only accepted if the spouse is at least gainfully employed on a part-time basis. If the spouse is 70 or over, the Fund cannot accept eligible spouse contributions. There are no age limits or employment tests for the person making the contributions.

Superannuation Contributions Splitting

Certain contributions can be split with a spouse. Superannuation contributions that can be split include:

- employer contributions
- personal contributions
- allocated surplus contribution amounts
- amounts transferred from the superannuation holding accounts special account
- superannuation guarantee charge amounts from the Tax Office, and
- super co-contribution amounts.

Members can apply to split an amount of either or both taxed splittable contributions and untaxed splittable contributions. The application must be made either:

- in the following financial year (ie the application must be made between 1 July and 30 June in the financial year following the year in which the contributions were made), or
- during the financial year if the entire benefit is to be rolled over or transferred before the end of that financial year.

The maximum splittable amount for any financial year is :

- for taxed splittable contributions, the lesser of:
 - the concessional contributions and
 - concessional contributions cap for that financial year, and
- for untaxed splittable employer contributions, 100% of the concessional contributions cap for that financial year.

For income tax purposes, amounts split to a spouse's account are treated as a contributions splitting eligible termination payment (ETP) and are taken to have been rolled over to the spouse's account.

If you have an employer, who is an Employer Sponsor or a Participating Employer of the Fund, they may contribute part of your income to the Fund and in this case contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

Super Co-Contributions

If you earn less than \$60,342 a year, make personal super contributions and are otherwise eligible, the Government will make a Super Co-contribution to your Fund.

If your total income for tax purposes (assessable income plus reportable fringe benefits) is \$30,342 (2008/09 financial year) or less a year, the Government will put in one dollar and fifty cents for every dollar you put into your super, up to a maximum Super Co-contribution of \$1,500 a year.

The eligibility criteria for the Super Co-contribution have been widened to include more people.

You will be eligible for the Super Co-contribution in a year of income if:

- you make personal superannuation contributions to a complying superannuation fund or a Retirement Savings Account (RSA);

- your total income (assessable income plus reportable fringe benefits) is less than \$60,342;
- 10% or more of your total income is from eligible employment;
- you do not hold an "eligible temporary resident visa" at any time during the year;
- you lodge an income tax return for the year of income; and
- you are less than 71 years old at the end of the year of income

When your income is more than \$30,342 but less than \$60,342 (2008/09 financial year) a year of income, your Super Co-contribution will be adjusted based on your income and how much you personally contribute. The maximum amount of co-contributions is reduced by 5 cents for each \$1 your total income is over \$30,342 phasing out completely where your total income is \$60,342 or more.

The co-contribution scheme has also been extended to include the self-employed. If you are self-employed and you meet the criteria for eligibility above you may be entitled to government co-contribution.

Employment Termination Payments

From 1 July 2007, the tax treatment of certain payments made in consequence of the termination of employment (called eligible termination payments until 1 July 2007) changed.

Transitional arrangements applied to payments made between 1 July 2007 and 30 June 2012 if you were entitled, as at 9 May 2006, to such a payment specified under:

- a written contract
- an Australian or foreign law (or an instrument under such a law), or
- a workplace agreement under the Workplace Relations Act 1996.

These documents must do this by referring to the amount of the payment or a method or formula to work it out. It may allow you to choose how the payment is made – for example, as a payment made in kind, such as shares.

The transitional employment termination arrangements do not apply to employment termination payments made on death.

You can read further information on this topic on the ATO website, "Employment termination payments" NAT 70643.

An employment termination payment is a lump sum payment made in consequence of the termination of employment. It can include:

- amounts for unused rostered days off
- amounts in lieu of notice
- a gratuity or 'golden handshake'
- an employee's invalidity payment (for permanent disability, other than compensation for personal injury), and
- certain payments after the death of an employee.

Employment termination payments do not include:

- a payment for unused annual leave or unused long service leave, or
- the tax-free part of a genuine redundancy payment or an early retirement scheme payment.

Transitional employment termination payments may be rolled over into superannuation.

Transitional termination payments may be:

- contributed (in full or in part) to your superannuation fund, or
- used (in full or in part) to buy a superannuation annuity before 1 July 2012.

Transitional employment termination payments that are not rolled over

Any invalidity or pre-July 1983 amounts that form part of a transitional employment termination payment are tax-free.

The tax on any remaining, taxable component will depend on your age, as shown in the following table.

Your age	Tax on taxable component of transitional employment termination payments
Under preservation* age on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.
Preservation age* or over on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$145,000 – taxed at a maximum rate of 15% plus Medicare levy. • Amount over \$145,000 and up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.

* Preservation age is the age at which retirees can access their superannuation benefits generally when they retire. They are set out in this PDS.

Concessional thresholds for transitional employment termination payments

The lower threshold of \$145,000 in the above table is for the 2008–09 income year, indexed annually. The upper cap amount of \$1 million is not indexed.

These thresholds apply to the taxable components of all the transitional termination payments you receive during the transitional period, not just those you receive in any one income year. That is, when determining the tax on the taxable component, you must take into account any transitional employment termination payments received during earlier income years in the transitional period. This includes any directed termination payments, see below. However, these thresholds do not apply to employment termination payments that don't qualify for the transitional arrangements. That is, when applying the thresholds to transitional employment termination payments you do not need to take into account any employment termination payments that don't qualify for the transitional arrangements.

Directed termination payments

A directed termination payment is a transitional employment termination payment that you direct the payer to make to a complying superannuation plan or to purchase a superannuation annuity.

If you choose a directed termination payment, the payer must comply with the direction and give you the details of how the payment is made up.

When a directed termination payment is made on your behalf, the payment is tax-free. However, the taxable component of the payment will be included in the assessable income of the superannuation fund.

Information About Amounts Debited to the Fund and Your Account

Under the Governing Rules, the Trustees may debit your account with expenses to pay taxes, administrative and other expenses, to pay for insurance policies or premiums for third party annuities and other taxes in accordance with the governing rules, subject to complying with the law.

The Trustees can create an equalisation account which is to be used to stabilise the investment earnings of the Fund and to provide for expenses as the Trustees consider appropriate, however this is subject to superannuation law.

Investments

The Trustees must determine an investment strategy that will indicate how the Trustees will invest.

The strategy must reflect the purpose and circumstances of the Fund and have regard to investing in a way to maximise Member returns bearing in mind the risks, diversification and the ability of the Fund to pay benefits and other costs of the Fund as they become due.

All investments must be made in accordance with the investment strategy.

The Trustees have a defence to an action for loss or damage suffered as a result of the Trustees making an investment where the Trustees can show that the investment was made in accordance with an investment strategy formulated in accordance with superannuation law.

Trustees cannot lend money or provide financial assistance to a Member or their relative. The Trustees cannot borrow money except in very limited circumstances as provided by superannuation law.

Assets cannot be acquired from a related party although there are some very limited exceptions, for example, if the asset is a listed security acquired at market value or the asset is business real property. Business real property usually relates to land and buildings used wholly and exclusively in a business that is associated with the Members.

INFORMATION ABOUT RISKS ASSOCIATED WITH THE FUND

The Fund must invest in accordance with its investment strategy determined by the Trustees.

The value of the Fund's assets may be increased or reduced by changes in asset prices. Accordingly the value of your benefit may be reduced. This could affect the Trustees' capacity to make benefit payments to you.

In some cases if your benefit is a pension then there may be a decrease in benefit or pension amounts payable to you if the value of the assets in the Fund decreases.

In other cases, if you receive a complying pension, the Trustees may bear the risk of the asset being insufficient to make payments to you.

If a benefit is commuted the Trustees may purchase an annuity from a life assurance company or other provider and you will have a regular income and normally the risk will then be borne by that provider.

Trustees choose the investments in accordance with their investment strategy. If the Trustees offer more than one strategy you may choose the appropriate strategy but you cannot choose investments the Trustees are to make within the strategy.

There are risks in choosing to invest in superannuation - superannuation and taxation laws may change. There are also risks in choosing particular investments as all investments are subject to varying risks and generally all change in value.

The significant risks of investing generally include inflation that may exceed the return on your investment. Individual assets can and do fall in value for many reasons such as changes in the internal operations or management of the Fund or company in which the money is invested or in its business environment.

Market risks, market sentiment and economic, technological, political and legal conditions can and do change and this can mean that changes in the value of investment markets can affect the value of the investments in the Fund.

Interest rate risks can arise where there are changes in interest rates which can have a positive or negative impact directly or indirectly on investment value or returns.

There are currency risks if investments are in other countries and if their currencies change in value relatively to the Australian Dollar, the value of the investment can change.

Derivatives can be used to reduce risk, or to gain exposure to other types of investments. Risks associated with these derivatives include the value of the derivative failing to move in line with the underlying asset, potential liquidity of the derivative or the Fund may not be able to meet payment obligations as they arise.

Under the Governing Rules, the Trustees are not liable for any loss or detriment to the Fund unless it is due to the Trustees' dishonesty or wilful or reckless failure to exercise the degree of care and diligence necessary.

The Trustees are to be indemnified by the Fund to the maximum extent the law permits.

Changes to superannuation law may affect your ability to access your benefit. Superannuation benefits may be split by agreement or by Court Order with your spouse if you and your spouse permanently separate.

Changes can occur to the taxation of superannuation which may affect the value of your benefit.

If the Trustees borrow in accordance with superannuation law, the Fund may, if the loan is not repaid or terms of the loan not complied with, lose the asset purchased with the borrowed funds or part of its value. See further details about borrowing below.

The Fund must always comply with the definition of a self managed superannuation fund and comply with superannuation law. This amongst other things requires that generally either the Trustees must be identical to the Members or that any corporate Trustee has as its director(s) the identical Member(s). Failure by the Trustees to comply with superannuation and tax law could affect your benefits adversely.

Borrowing

Amendments to the SIS Act in September 2007 allow superannuation funds to borrow money for investment in certain limited circumstances and to enter instalment warrant arrangements. The Governing Rules of the Fund permit borrowing and instalment warrants.

The SIS Act prohibits borrowing by superannuation funds except in limited circumstances. The September 2007 amendments provide:-

- the borrowed money must be applied to the acquisition of an asset that is otherwise permitted to be acquired by the Trustees
- the loan must be a limited recourse loan and the lender's security is limited to the assets bought with that loan
- the asset must not be an in-house asset or other asset not permitted under superannuation law
- the asset must be held on trust for the Fund so that the Fund has a beneficial interest in the asset with the legal title being held by a separate trustee
- The Fund must have a right to acquire the legal title of the asset on payment of one or more instalments.

The provision must be read in conjunction with other sections of the SIS Act such as the sole-purpose test, investment strategy requirement, related-party acquisition rules, in-house asset rules, prohibition against charging and arms length dealing requirements.

See also Taxpayer Alert 2008/5 available at www.ato.gov.au and for more general information "Instalment warrants and super funds - questions and answers" available at <http://ato.gov.au/super/content.asp?doc=/Content/00132054.htm>.

Cashing rules

Before 10 May 2006 Trustees were required to pay benefits to Members who were over age 65 and did not meet the work test; or 75 years of age (regardless of their work status).

The compulsory cashing rule was abolished with effect from 10 May 2006.

This means that there is no forced payment of benefits out of superannuation funds after age 65.

Government Age Pension Arrangements

Effect of the pension assets test on pensioners, including age pensioners

The pension assets test taper rate has been halved from 20 September 2007 so that recipients only lose \$1.50 of pension per fortnight (rather than \$3) for every \$1,000 of assets above the relevant threshold.

This applies to the following payments:

- age and service pension;
- disability support pension;
- carer payment;

- wife pension;
- widow B pension; and
- bereavement allowance.

How has the assets test changed for people with complying income streams

The 50 per cent assets test exemption for purchased ‘complying’ income streams has been removed. This change applies only to income streams purchased on or after 20 September 2007. It does not affect ‘complying’ income streams purchased before this date.

The income test

The income test treatment of superannuation pensions has not changed. Income streams with a term of greater than five years are assessed under the income test on the basis of the gross annual income from the product reduced by an annual allowance for return of capital. Income streams with a term of less than five years are assessed under the social security deeming rules.

TAXATION

You should seek taxation advice from your accountant.

Below is some information about tax and superannuation.

Tax on Payments from a Superannuation Fund

Superannuation benefits paid from a taxed fund either as a lump sum or as an income stream (such as a pension) are tax free for people aged 60 or more. All pensions that meet the simplified minimum standards are taxed the same on payment. This includes pensions that were already commenced by the Fund prior to 1 July 2007.

Pension payments for individuals aged under 60 are taxed but are eligible for a 15 per cent offset with any exempt component being tax free. Once the pension recipient turns age 60, their pension will be tax free.

A person receiving an income stream from an untaxed source will become eligible for a 10 per cent tax offset after the age of 60.

If you choose to take your benefits in pension form, then earnings on the assets supporting that pension will be exempt from tax. Earnings on other assets will be subject to tax as assessable income of the Fund at 15 per cent.

“Reasonable Benefit Limits” are no longer relevant as they have been abolished.

Tax on Money Transferred

There is no tax if you transfer money from one superannuation fund to another, unless the amount transferred contains an untaxed component.

An untaxed component attracts the 15% tax on contributions and may also be subject to the superannuation tax surcharge.

Tax on Investment Earnings of the Fund

Investment earnings by the Fund are taxed at a maximum rate of 15%, with capital gains taxed normally at 10% in the accumulation phase and if the asset is held for at least 12 months.

Tax File Numbers

What will happen if I don’t give my TFN to the Trustees?

If the Trustees do not have your TFN:

- The Trustees will have to pay additional income tax (called ‘no TFN contributions tax’) on some types of contributions
- The Trustees may not be able to accept some types of contributions, and
- You may miss out on super co-contributions.

TFN Contributions Tax

If you have not quoted your TFN by the end of the financial year and your membership of the Fund commenced:

- before 1 July 2007, the assessable contributions will be taxed an extra 31.5% once those contributions reach \$1,000 in an income year. The extra tax is on all assessable contributions made in the income year, including the first \$1,000, or
- on or after 1 July 2007, all the assessable contributions made during the income year will be taxed an extra 31.5%.

The extra tax on these assessable contributions is in addition to the standard 15% rate of tax payable by superannuation funds on their taxable income.

Taxation of Benefits

Taxation of superannuation payments to a person aged 60 or more

- All lump sum benefits paid from a taxed source to a person aged 60 or over are tax free.
- All pensions paid from a taxed source to a person aged 60 or over are tax free. The tax free status also applies to pension benefits that are already being paid.
- RBLs no longer apply.
- People who receive a lump sum superannuation payment or a pension payment from a taxed source will not need to include it in their tax return.

Taking your superannuation benefits before 60

- Lump sums will comprise two components — an exempt component and a taxable component.
 - The exempt component will be paid tax free and comprise: the pre-July 83 component; the CGT exempt component; the post-June 1994 invalidity component; the concessional component and the non-concessional (post-tax) contributions;
 - The taxable component includes: the current post-July 1983 component and the non-qualifying component. It will be paid tax free up to the low-rate threshold (\$145,000 in 2008/09) and amounts above the threshold will be taxed at 15 per cent. The tax rate will be 20 per cent for individuals aged under 55 years.
- Pension payments for people under age 60 are taxed under the current arrangements, although tax will be lower in some cases.
- The full superannuation pension rebate of 15 per cent will apply to all pensions paid from a taxed source to a person who is aged 55 to 59 years.
- Once the pension recipient turns 60, their pension will be tax free.
- When any part payment of a superannuation benefit is made, the benefit will generally be considered to include both exempt and taxable components with the relevant proportions of each reflecting the proportions such components make up in the total benefit. This will apply to both lump sums and pensions. Existing pensioners will retain the current 'deductible amount' on their pension until they reach age 60 when the benefits become tax free.

Death Benefits

Taxation treatment of death benefits paid to a dependant

If death benefits are paid as a lump sum to a dependant they are tax free. A dependant for these purposes is a spouse or former spouse, a child less than 18, a person with whom the deceased had an interdependency relationship just before he or she died, or any other person who was dependant on the deceased just before he or she died.

If a dependant chooses to take a death benefit as a pension stream, the taxation treatment will depend on the age of the primary beneficiary and dependant.

- If the primary beneficiary was age 60 or over at the time of death, the pension payments to the dependant will be tax free.
- If the primary beneficiary was under age 60 at the time of death, the pension will continue to be taxed at the dependant beneficiary's marginal rate (less any deductible amount and pension rebate). If (or when) the dependant is aged 60 and over, the pension payment will be tax free.

Taxation treatment of benefits paid to a non-dependant

The taxable component of a lump sum paid to a non-dependant will be taxed concessionally at 15 per cent. A pension will not be able to revert or be paid to a non-dependant upon the death of a person. These pensions will be paid out to the non-dependant as a lump sum.

Lump Sum Benefits

You may choose to take a lump sum benefit from your Fund. A super lump sum benefit can include a:

- taxable component, and
- tax-free component.

The **taxable component** is the part of the benefit that is taxable. Though tax must be paid on the entire taxable component, it may include two parts – one where tax has already been paid and one where tax has not yet been paid. These are called taxed and untaxed elements of the taxable component.

- A **taxed element** is the amount of your benefit that has already had tax paid within the Fund. You may need to pay additional tax on it when it is paid out, depending on your age when you take the lump sum. You **may** need to include the taxed element in your tax return.
- An **untaxed element** is the part of your benefit that hasn't had any tax paid on it in the Fund, but is still taxable. You **must** include it in your tax return.

The **tax-free component** is the part of a benefit that is tax-free and is not included in your tax return.

The Fund will need to calculate these components for each benefit that is paid. When a super benefit is paid from a superannuation interest, the tax-free and taxable components are calculated in the same proportion that these components make up the total value of the superannuation interest.

How do funds calculate the tax-free component of a superannuation interest?

The tax-free component of a superannuation interest is the total value of the following segments:

- the contributions segment, and
- the crystallised segment.

The contributions segment generally includes all contributions made from 1 July 2007 that have not been included in the assessable income of the Fund. Typically these would be a Member's personal contributions not claimed as an income tax deduction. Roll-over super benefits are regarded as contributions. However, the taxable component of a roll-over super benefit is not included in the contributions segment.

The crystallised segment includes the following existing components of a superannuation interest that are consolidated into the tax-free component:

- the concessional component
- the post-June 1994 invalidity component
- undeducted contributions
- the capital gains tax (CGT) exempt component, and
- the pre-July 83 component.

The crystallised segment is calculated by assuming that an eligible termination payment (ETP) representing the full value of the superannuation interest is paid just before 1 July 2007.

How do funds calculate the taxable component of a superannuation interest?

The taxable component of the superannuation interest is calculated by subtracting the tax-free component from the total value of the superannuation interest.

Although the taxable component can consist of an element taxed in the Fund and/or an element untaxed in the Fund, the taxable component of a superannuation interest in a taxed fund normally consists solely of an element taxed in the Fund.

PAYG withholding obligations for funds paying lump sum benefits

Age of Member	Tax free component	Taxable component
60 years and over	The entire payment is tax-free after a Member turns 60 and funds are not required to: <ul style="list-style-type: none"> • withhold any tax from a payment, or • issue a payment summary. 	
Preservation age but under 60	No tax withheld.	<ul style="list-style-type: none"> • Amount up to low rate cap – no tax withheld. • Amount above low rate cap – withhold tax at the rate of 16.5%
Below preservation age	No tax withheld.	Withhold tax at the rate of 21.5%

If the marginal tax rate(s) applying to the lump sum is less than the rate of withholding applied to the payment, the Member will only be taxed on their taxable component at the marginal tax rate.

If the Member’s marginal tax rate is higher than the rate of withholding applied to payment, the Member will receive a tax offset to ensure the rate of tax on the taxable component does not exceed the rate of tax withheld.

The low rate cap is the limit set on the amount of the taxable component of a super lump sum benefit that you can receive at a lower (or nil) rate of tax.

The low rate cap applies if you have reached your preservation age (currently 55 if born before 1 July 1960) but are below 60.

The low rate cap reflects the previous low-rate threshold for eligible termination payments. It has been introduced to keep the existing tax treatment of super lump sum payments between the age of 55 and age 60.

The low rate cap will start at \$145,000 for the 2008-09 income year indexed to average weekly ordinary time earnings (AWOTE) and rounded down to the nearest multiple of \$5,000. The cap does not reduce, even if average weekly ordinary time earnings decrease.

INFORMATION ABOUT LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATION

The Trustees will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustees select, retain or realise an investment. Unless you are notified otherwise the Trustees do not take any such considerations into account however the Trustees may incorporate those things into their investment strategy.

ADDITIONAL INFORMATION-CONTACT DETAILS

If you require further information concerning the Fund or the Governing Rules or your rights as a Member or the Fund's performance you may contact the Trustees whose contact details appear at the beginning of this Product Disclosure Statement.

C - Other Documents

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer Christina Subramaniam

Status Completed

Supporting Documents

- signed 2019 Audit Engagement Letter.pdf
- 2019 Trial Balance.pdf
- signed 2019 Trustee Representation Letter.pdf
- signed Investment Strategy.pdf
- 2019 General Ledger.pdf
- 2019 Investment Movement.pdf
- 2019 Investment Summary with Market Movement Report.pdf
- 2019 Create Entries Report.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Ward Superannuation Fund

Create Entries Report

For the period 01 July 2018 to 30 June 2019

Create Entries Financial Year Summary 01 July 2018 - 30 June 2019

Total Profit	Amount
Income	18,879.42
Less Expense	4,841.00
Total Profit	14,038.42

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	14,038.42
Less Permanent Differences	3,105.08
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
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	254.40
Less Realised Accounting Capital Gains	13,620.56
Less Accounting Trust Distributions	1,540.72
Add Taxable Trust Distributions	957.62
Add Distributed Foreign income	4.24
Add Total Net Capital Gains	9,466.28
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(2.60)
Taxable Income	6,452.00
Income Tax on Taxable Income or Loss	967.80

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	14,038.42
Franking Credits	253.17
TFN Credits	0.00
Foreign Credits	1.23
FRW Credits	0.00
Total	14,291.59

Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	967.80

Final Segment 1 from 01 July 2018 to 30 June 2019

Pool Name Unsegregated Pool

Total Profit	Amount
Income	18,879.42
Less Expense	4,841.00
Total Profit	14,038.42

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	14,038.42
Less Permanent Differences	3,105.08
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	254.40
Less Realised Accounting Capital Gains	13,620.56
Less Accounting Trust Distributions	1,540.72
Add Taxable Trust Distributions	957.62
Add Distributed Foreign income	4.24
Add Capital Gains Adjustment	9,466.28
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	(2.60)
Taxable Income	6,452.00
Income Tax on Taxable Income or Loss	967.80

Member Weighted Balance Summary	Weighting%	Amount
Francis John Ward(WARFRA00001A)	100.00	128,227.90
Sarah Ward(WARSAR00001A)	0.00	0.00

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	14,038.42
Franking Credits	253.17
TFN Credits	0.00
FRW Credits	0.00
Total	14,291.59

Allocation to Members	Weighting%	Amount
Francis John Ward(WARFRA00001A)	100.00	14,291.59
Sarah Ward(WARSAR00001A)	0.00	0.00

Accumulation Weighted Balance Summary	Weighting%	Amount
Francis John Ward(WARFRA00001A)	100.00	128,227.90
Sarah Ward(WARSAR00001A)	0.00	0.00

Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	967.80

Allocation to Members	Weighting%	Amount
Francis John Ward(WARFRA00001A)	100.00	967.80
Sarah Ward(WARSAR00001A)	0.00	0.00

Calculation of daily member weighted balances

Francis John Ward (WARFRA00001A)

Member Balance

01/07/2018	50010	Opening Balance	128,227.90	128,227.90
Total Amount (Weighted)				128,227.90

Sarah Ward (WARSAR00001A)

Member Balance

01/07/2018	50010	Opening Balance	0.00	0.00
Total Amount (Weighted)				0.00

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	17,785.32
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	3,585.90
Current year capital losses from Unsegregated Pool - Collectables	0.00
Losses Applied	3,585.90
Total CGT Discount Applied	4,733.14
Capital Gain /(Losses carried forward)	9,466.28
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (14199.42/14199.42)=100.00%	9,466.28

Foreign Tax Offset Calculations

Segment 01 July 2018 to 30 June 2019

Claimable FTO - Unsegregated Pool	1.23
Claimable FTO	1.23

Total Claimable Foreign Credits for the Year 1.23

Foreign Tax Offset (Label C1) 1.23

Applied/Claimed FTO 1.23

Allocations of Foreign Tax Offset to Members

Francis John Ward(WARFRA00001A) - 100.00 %	1.23
Sarah Ward(WARSAR00001A) - 0.00 %	0.00
Total Foreign Tax Offset Allocated to Members	1.23

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
Atlantic Pacific Australian Equity (OMF0003AU)					
30/06/2019	2019 Distribution @0.0876/unit			1,540.72	1,540.72 CR
				1,540.72	1,540.72 CR
Dividends Received (23900)					
Newcrest Mining Limited (NCM.AX)					
05/10/2018	DIVIDEND NCM DIV [System Matched Income Data]			75.25	75.25 CR
22/03/2019	DIVIDEND NCM DIV [System Matched Income Data]			52.36	127.61 CR
				127.61	127.61 CR
Northern Star Resources Ltd (NST.AX)					
28/09/2018	DIVIDEND NST FNL DIV 2018 [System Matched Income Data]			100.00	100.00 CR
				100.00	100.00 CR
Regis Resources Limited (RRL.AX)					
26/09/2018	DIVIDEND RRL DIVIDEND [System Matched Income Data]			160.00	160.00 CR
				160.00	160.00 CR
Changes in Market Values of Investments (24700)					
Changes in Market Values of Investments (24700)					
12/07/2018	5636755 SOLD 1500 SHJ @ 0.8200 (SHJ.AX)		2,797.00		2,797.00 DR
12/07/2018	Unrealised Gain writeback as at 12/07/2018 (SHJ.AX)			2,561.00	236.00 DR
30/07/2018	5680940 SOLD 3000 SBM @ 5.0000 (SBM.AX)			6,003.00	5,767.00 CR
30/07/2018	Unrealised Gain writeback as at 30/07/2018 (SBM.AX)		5,508.00		259.00 CR
13/08/2018	5719061 SOLD 5000 EVN @ 2.9500 (EVN.AX)			3,013.25	3,272.25 CR
13/08/2018	Unrealised Gain writeback as at 13/08/2018 (EVN.AX)		5,828.00		2,555.75 DR
05/10/2018	5905606 SOLD 95 PRU @ 0.4000 (PRU.AX)		15.85		2,571.60 DR
05/10/2018	Unrealised Gain writeback as at 05/10/2018 (PRU.AX)			2.00	2,569.60 DR
11/10/2018	5935252 SOLD 2000 RRL @ 3.7908 (RRL.AX)			939.60	1,630.00 DR
11/10/2018	Unrealised Gain writeback as at 11/10/2018 (RRL.AX)		3,609.00		5,239.00 DR
11/10/2018	5935693 SOLD 15000 RMS @ 0.4600 (RMS.AX)		33.00		5,272.00 DR
11/10/2018	Unrealised Gain writeback as at 11/10/2018 (RMS.AX)		1,778.00		7,050.00 DR
11/10/2018	5935080 SOLD 2000 NST @ 8.3600 (NST.AX)			7,165.28	115.28 CR
11/10/2018	Unrealised Gain writeback as at 11/10/2018 (NST.AX)		4,982.00		4,866.72 DR
15/10/2018	5946119 SOLD 9905 PRU @ 0.3850 (PRU.AX)		654.72		5,521.44 DR
15/10/2018	Unrealised Gain writeback as at 15/10/2018 (PRU.AX)			209.00	5,312.44 DR
30/06/2019	Revaluation - 28/06/2019 @ \$5.280000 (System Price) - 2,000.000000 Units on hand (RRL.AX)			509.00	4,803.44 DR
30/06/2019	Revaluation - 28/06/2019 @ \$1.255000 (System Price) -			7,860.00	3,056.56 CR

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
	12,000.000000 Units on hand (SLR.AX)				
30/06/2019	Revaluation - 28/06/2019 @ \$31.950000 (System Price) - 500.000000 Units on hand (NCM.AX)			5,075.00	8,131.56 CR
30/06/2019	Revaluation - 28/06/2019 @ \$4.720000 (System Price) - 2,000.000000 Units on hand (IGO.AX)		230.86		7,900.70 CR
30/06/2019	Revaluation - 28/06/2019 @ \$4.360000 (System Price) - 2,000.000000 Units on hand (EVN.AX)			119.00	8,019.70 CR
30/06/2019	Revaluation - 30/06/2019 @ \$1.176700 (Ex-Distribution) - 17,578.767300 Units on hand (OMF0003AU)		1,186.87		6,832.83 CR
30/06/2019	Revaluation - 28/06/2019 @ \$2.940000 (System Price) - 3,000.000000 Units on hand (SBM.AX)			19.00	6,851.83 CR
30/06/2019	Revaluation - 28/06/2019 @ \$3.680000 (System Price) - 5,000.000000 Units on hand (SAR.AX)			7,450.00	14,301.83 CR
30/06/2019	Revaluation - 28/06/2019 @ \$0.545000 (System Price) - 20,000.000000 Units on hand (MYR.AX)			889.00	15,190.83 CR
30/06/2019	Revaluation - 30/06/2019 @ \$1.264000 (Exit) - 17,578.767300 Units on hand (OMF0003AU)			1,534.62	16,725.45 CR
30/06/2019	Revaluation - 30/06/2019 @ \$1.264000 (Exit) - 17,578.922300 Units on hand (OMF0003AU)			0.20	16,725.65 CR
30/06/2019	Revaluation - 30/06/2019 @ \$1.264000 (Exit) - 17,578.916200 Units on hand (OMF0003AU)		0.01		16,725.64 CR
			26,623.31	43,348.95	16,725.64 CR
Interest Received (25000)					
<u>Bank West Account 907012-9 (BWAMI9070129)</u>					
31/07/2018	CREDIT INTEREST			0.07	0.07 CR
31/08/2018	CREDIT INTEREST			1.15	1.22 CR
28/09/2018	CREDIT INTEREST			1.28	2.50 CR
31/10/2018	CREDIT INTEREST			18.05	20.55 CR
30/11/2018	CREDIT INTEREST			26.54	47.09 CR
31/12/2018	CREDIT INTEREST			27.43	74.52 CR
31/01/2019	CREDIT INTEREST			27.44	101.96 CR
28/02/2019	CREDIT INTEREST			24.80	126.76 CR
29/03/2019	CREDIT INTEREST			25.70	152.46 CR
30/04/2019	CREDIT INTEREST			28.39	180.85 CR
31/05/2019	CREDIT INTEREST			27.53	208.38 CR
28/06/2019	CREDIT INTEREST			14.96	223.34 CR
				223.34	223.34 CR
<u>CUA Everyday Business Account (CUA50877339)</u>					
31/12/2018	Interest Paid			0.01	0.01 CR
30/06/2019	Interest Paid			0.03	0.04 CR
				0.04	0.04 CR

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
QCCU 22068659 (CUS22068659)					
31/07/2018	Interest Credit Interest Credit Year to Date \$0.73			0.73	0.73 CR
29/08/2018	Interest Credit			0.59	1.32 CR
				1.32	1.32 CR
ATO Interest (WARD0009 ATOINTEREST)					
19/09/2018	Cheque Deposit			0.75	0.75 CR
				0.75	0.75 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
01/08/2018	Internet Ext Transfer Ext Tfr - NET#47071030 to 167066970Senrico Pty LtdMET - Suncorp Operations Services Inv.199919		1,760.00		1,760.00 DR
23/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 484799 167066970 Senrico Pty Ltd REF: INV-202284		1,760.00		3,520.00 DR
			3,520.00		3,520.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
19/09/2018	Cheque Deposit		259.00		259.00 DR
22/05/2019	ATO AT0007000010456635		259.00		518.00 DR
			518.00		518.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
30/07/2018	Payment to 633-000 147076798 SUPERAN Osko Payment To SUPERANNUATION AUDIT ASSISTANC Account 14707679 Ref#298658		385.00		385.00 DR
17/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 633000 147076798 Superannuation Aud REF: INV-0672		418.00		803.00 DR
			803.00		803.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2019	Create Entries - Franking Credits Adjustment - 30/06/2019			253.17	253.17 CR
30/06/2019	Create Entries - Foreign Credits Adjustment - 30/06/2019			1.23	254.40 CR
30/06/2019	Create Entries - Income Tax Expense - 30/06/2019		967.80		713.40 DR
			967.80	254.40	713.40 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		14,292.82		14,292.82 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019			967.80	13,325.02 DR
			14,292.82	967.80	13,325.02 DR
Opening Balance (50010)					
<u>(Opening Balance) Ward, Francis John - Accumulation (WARFRA00001A)</u>					

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2018	Opening Balance				96,962.56 CR
01/07/2018	Close Period Journal			31,265.34	128,227.90 CR
				31,265.34	128,227.90 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Ward, Francis John - Accumulation (WARFRA00001A)</u>					
01/07/2018	Opening Balance				31,510.29 CR
01/07/2018	Close Period Journal		31,510.29		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			14,292.82	14,292.82 CR
			31,510.29	14,292.82	14,292.82 CR
Income Tax (53330)					
<u>(Income Tax) Ward, Francis John - Accumulation (WARFRA00001A)</u>					
01/07/2018	Opening Balance				244.95 DR
01/07/2018	Close Period Journal			244.95	0.00 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019		967.80		967.80 DR
			967.80	244.95	967.80 DR
Bank Accounts (60400)					
<u>Macrovue Forex Trade Cash - AUD (748MAC)</u>					
24/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 012110 456662694 Macrovue Pty Ltd I REF: 7LEY86KY		10,000.00		10,000.00 DR
			10,000.00		10,000.00 DR
<u>Bank West Account 907012-9 (BWAMI9070129)</u>					
01/07/2018	Opening Balance				4,409.78 DR
12/07/2018	5636755 SOLD 1500 SHJ @ 0.8200		1,219.00		5,628.78 DR
30/07/2018	5680940 SOLD 3000 SBM @ 5.0000		14,985.00		20,613.78 DR
31/07/2018	CREDIT INTEREST		0.07		20,613.85 DR
01/08/2018	Direct Credit CMC MARKETS STOC - 5122466 [PAYMENT TO CMC MARKETS STOCKBROKING]			2,000.00	18,613.85 DR
13/08/2018	5719061 SOLD 5000 EVN @ 2.9500		14,735.25		33,349.10 DR
31/08/2018	CREDIT INTEREST		1.15		33,350.25 DR
26/09/2018	DIVIDEND RRL DIVIDEND [System Matched Income Data]		160.00		33,510.25 DR
28/09/2018	CREDIT INTEREST		1.28		33,511.53 DR
28/09/2018	DIVIDEND NST FNL DIV 2018 [System Matched Income Data]		100.00		33,611.53 DR
05/10/2018	5905606 SOLD 95 PRU @ 0.4000		27.00		33,638.53 DR
05/10/2018	DIVIDEND NCM DIV [System Matched Income Data]		75.25		33,713.78 DR
11/10/2018	5935080 SOLD 2000 NST @ 8.3600		16,703.28		50,417.06 DR
11/10/2018	5935252 SOLD 2000 RRL @ 3.7908		7,570.60		57,987.66 DR
11/10/2018	5935693 SOLD 15000 RMS @ 0.4600		6,889.00		64,876.66 DR
11/10/2018	5936095 BGHT 20000 MYR @ 0.5000			10,011.00	54,865.66 DR
15/10/2018	5946119 SOLD 9905 PRU @ 0.3850		3,813.43		58,679.09 DR
31/10/2018	CREDIT INTEREST		18.05		58,697.14 DR
30/11/2018	CREDIT INTEREST		26.54		58,723.68 DR
31/12/2018	CREDIT INTEREST		27.43		58,751.11 DR
31/01/2019	CREDIT INTEREST		27.44		58,778.55 DR

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
28/02/2019	CREDIT INTEREST		24.80		58,803.35 DR
22/03/2019	DIVIDEND NCM DIV [System Matched Income Data]		52.36		58,855.71 DR
29/03/2019	CREDIT INTEREST		25.70		58,881.41 DR
30/04/2019	CREDIT INTEREST		28.39		58,909.80 DR
22/05/2019	ATO AT0007000010456635		91.48		59,001.28 DR
31/05/2019	CREDIT INTEREST		27.53		59,028.81 DR
22/06/2019	ePayment From:CM(CMC MARKETS STOC REF: 7220056 [TRANSFER TO NOM AC]			15,000.00	44,028.81 DR
25/06/2019	7328041 BGHT 2000 EVN @ 4.2950			8,601.00	35,427.81 DR
25/06/2019	7327932 BGHT 3000 SBM @ 2.9300			8,801.00	26,626.81 DR
25/06/2019	7327992 BGHT 2000 IGO @ 4.8299			9,670.86	16,955.95 DR
25/06/2019	7327886 BGHT 2000 RRL @ 5.0200			10,051.00	6,904.95 DR
28/06/2019	CREDIT INTEREST		14.96		6,919.91 DR
			66,644.99	64,134.86	6,919.91 DR
<u>CUA Everyday Business Account (CUA50877339)</u>					
19/09/2018	Cheque Deposit		55.76		55.76 DR
20/09/2018	From: WARD SARAH REF: QCCU correction [Closing withdrawal/redemption - transfer Interest Credit Year to Date \$1.32]		386.52		442.28 DR
22/11/2018	REF:Battery & Xmas Pre S WARD 6 Dec From: WARD SARAH REF: Correction payment [Fast Pymt Out]			229.00	213.28 DR
22/11/2018	REF:Battery & Xmas Pre S WARD 6 Dec From: WARD SARAH REF: Correction payment [Fast Pymt Out]		229.00		442.28 DR
31/12/2018	Interest Paid		0.01		442.29 DR
17/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 633000 147076798 Superannuation Aud REF: INV-0672			418.00	24.29 DR
22/06/2019	ePayment From:CM(CMC MARKETS STOC REF: 7220056 [TRANSFER TO NOM AC]		15,000.00		15,024.29 DR
23/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 484799 167066970 Senrico Pty Ltd REF: INV-202284			1,760.00	13,264.29 DR
24/06/2019	TXN INITIATED BY-9112632 TRANSFER TO 012110 456662694 Macrovue Pty Ltd I REF: 7LEY86KY			10,000.00	3,264.29 DR
30/06/2019	Interest Paid		0.03		3,264.32 DR
			15,671.32	12,407.00	3,264.32 DR
<u>QCCU 22068659 (CUS22068659)</u>					
01/07/2018	Opening Balance				530.20 DR
30/07/2018	Payment to 633-000 147076798 SUPERAN Osko Payment To SUPERANNUATION AUDIT ASSISTANC Account 14707679 Ref#298658			385.00	145.20 DR
31/07/2018	Interest Credit Interest Credit Year to Date \$0.73		0.73		145.93 DR
01/08/2018	Direct Credit CMC MARKETS STOC - 5122466 [PAYMENT TO CMC MARKETS STOCKBROKING]		2,000.00		2,145.93 DR
01/08/2018	Internet Ext Transfer Ext Tfr - NET#47071030 to 167066970Senrico Pty LtdMET - Suncorp Operations Services Inv.199919			1,760.00	385.93 DR

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
29/08/2018	Interest Credit		0.59		386.52 DR
20/09/2018	From: WARD SARAH REF: QCCU correction [Closing withdrawal/redemption - transfer Interest Credit Year to Date \$1.32]			386.52	0.00 DR
			2,001.32	2,531.52	0.00 DR
Distributions Receivable (61800)					
<u>Atlantic Pacific Australian Equity (OMF0003AU)</u>					
01/07/2018	Opening Balance				188.90 DR
01/07/2018	Distribution Reinvestment			188.90	0.00 DR
30/06/2019	2019 Distribution @0.0876/unit		1,540.72		1,540.72 DR
			1,540.72	188.90	1,540.72 DR
ATO Activity Statement Account (69100)					
<u>ATO Activity Statement Account (69100)</u>					
01/07/2018	Correct balance Income Tax Account -		446.62		446.62 DR
			446.62		446.62 DR
Managed Investments (Australian) (74700)					
<u>Atlantic Pacific Australian Equity (OMF0003AU)</u>					
01/07/2018	Opening Balance	17,425.79			21,682.91 DR
01/07/2018	Distribution Reinvestment	153.13	188.90		21,871.81 DR
30/06/2019	Revaluation - 30/06/2019 @ \$1.176700 (Ex-Distribution) - 17,578.767300 Units on hand			1,186.87	20,684.94 DR
30/06/2019	Revaluation - 30/06/2019 @ \$1.264000 (Exit) - 17,578.767300 Units on hand		1,534.62		22,219.56 DR
30/06/2019	Revaluation - 30/06/2019 @ \$1.264000 (Exit) - 17,578.922300 Units on hand		0.20		22,219.76 DR
30/06/2019	Revaluation - 30/06/2019 @ \$1.264000 (Exit) - 17,578.916200 Units on hand			0.01	22,219.75 DR
		17,578.92	1,723.72	1,186.88	22,219.75 DR
Shares in Listed Companies (Australian) (77600)					
<u>Evolution Mining Limited (EVN.AX)</u>					
01/07/2018	Opening Balance	5,000.00			17,550.00 DR
13/08/2018	5719061 SOLD 5000 EVN @ 2.9500	(5,000.00)		11,722.00	5,828.00 DR
13/08/2018	Unrealised Gain writeback as at 13/08/2018			5,828.00	0.00 DR
25/06/2019	7328041 BGHT 2000 EVN @ 4.2950	2,000.00	8,601.00		8,601.00 DR
30/06/2019	Revaluation - 28/06/2019 @ \$4.360000 (System Price) - 2,000.000000 Units on hand		119.00		8,720.00 DR
		2,000.00	8,720.00	17,550.00	8,720.00 DR
<u>IGO Limited (IGO.AX)</u>					
25/06/2019	7327992 BGHT 2000 IGO @ 4.8299	2,000.00	9,670.86		9,670.86 DR
30/06/2019	Revaluation - 28/06/2019 @ \$4.720000 (System Price) - 2,000.000000 Units on hand			230.86	9,440.00 DR
		2,000.00	9,670.86	230.86	9,440.00 DR
<u>Myer Holdings Limited (MYR.AX)</u>					
11/10/2018	5936095 BGHT 20000 MYR @ 0.5000	20,000.00	10,011.00		10,011.00 DR

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2019	Revaluation - 28/06/2019 @ \$0.545000 (System Price) - 20,000.000000 Units on hand		889.00		10,900.00 DR
		20,000.00	10,900.00		10,900.00 DR
<u>Newcrest Mining Limited (NCM.AX)</u>					
01/07/2018	Opening Balance	500.00			10,900.00 DR
30/06/2019	Revaluation - 28/06/2019 @ \$31.950000 (System Price) - 500.000000 Units on hand		5,075.00		15,975.00 DR
		500.00	5,075.00		15,975.00 DR
<u>Northern Star Resources Ltd (NST.AX)</u>					
01/07/2018	Opening Balance	2,000.00			14,520.00 DR
11/10/2018	5935080 SOLD 2000 NST @ 8.3600	(2,000.00)		9,538.00	4,982.00 DR
11/10/2018	Unrealised Gain writeback as at 11/10/2018			4,982.00	0.00 DR
		0.00		14,520.00	0.00 DR
<u>Perseus Mining Limited (PRU.AX)</u>					
01/07/2018	Opening Balance	10,000.00			4,300.00 DR
05/10/2018	5905606 SOLD 95 PRU @ 0.4000	(95.00)		42.85	4,257.15 DR
05/10/2018	Unrealised Gain writeback as at 05/10/2018		2.00		4,259.15 DR
15/10/2018	5946119 SOLD 9905 PRU @ 0.3850	(9,905.00)		4,468.15	209.00 CR
15/10/2018	Unrealised Gain writeback as at 15/10/2018		209.00		0.00 DR
		0.00	211.00	4,511.00	0.00 DR
<u>Ramelius Resources Limited (RMS.AX)</u>					
01/07/2018	Opening Balance	15,000.00			8,700.00 DR
11/10/2018	5935693 SOLD 15000 RMS @ 0.4600	(15,000.00)		6,922.00	1,778.00 DR
11/10/2018	Unrealised Gain writeback as at 11/10/2018			1,778.00	0.00 DR
		0.00		8,700.00	0.00 DR
<u>Regis Resources Limited (RRL.AX)</u>					
01/07/2018	Opening Balance	2,000.00			10,240.00 DR
11/10/2018	5935252 SOLD 2000 RRL @ 3.7908	(2,000.00)		6,631.00	3,609.00 DR
11/10/2018	Unrealised Gain writeback as at 11/10/2018			3,609.00	0.00 DR
25/06/2019	7327886 BGHT 2000 RRL @ 5.0200	2,000.00	10,051.00		10,051.00 DR
30/06/2019	Revaluation - 28/06/2019 @ \$5.280000 (System Price) - 2,000.000000 Units on hand		509.00		10,560.00 DR
		2,000.00	10,560.00	10,240.00	10,560.00 DR
<u>Saracen Mineral Holdings Limited (SAR.AX)</u>					
01/07/2018	Opening Balance	5,000.00			10,950.00 DR
30/06/2019	Revaluation - 28/06/2019 @ \$3.680000 (System Price) - 5,000.000000 Units on hand		7,450.00		18,400.00 DR
		5,000.00	7,450.00		18,400.00 DR
<u>St Barbara Limited (SBM.AX)</u>					
01/07/2018	Opening Balance	3,000.00			14,490.00 DR
30/07/2018	5680940 SOLD 3000 SBM @ 5.0000	(3,000.00)		8,982.00	5,508.00 DR
30/07/2018	Unrealised Gain writeback as at 30/07/2018			5,508.00	0.00 DR

Ward Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
25/06/2019	7327932 BGHT 3000 SBM @ 2.9300	3,000.00	8,801.00		8,801.00 DR
30/06/2019	Revaluation - 28/06/2019 @ \$2.940000 (System Price) - 3,000.000000 Units on hand		19.00		8,820.00 DR
		3,000.00	8,820.00	14,490.00	8,820.00 DR
<u>Shine Corporate Ltd - Ordinary Fully Paid (SHJ.AX)</u>					
01/07/2018	Opening Balance	1,500.00			1,455.00 DR
12/07/2018	5636755 SOLD 1500 SHJ @ 0.8200	(1,500.00)		4,016.00	2,561.00 CR
12/07/2018	Unrealised Gain writeback as at 12/07/2018		2,561.00		0.00 DR
		0.00	2,561.00	4,016.00	0.00 DR
<u>Silver Lake Resources Limited (SLR.AX)</u>					
01/07/2018	Opening Balance	12,000.00			7,200.00 DR
30/06/2019	Revaluation - 28/06/2019 @ \$1.255000 (System Price) - 12,000.000000 Units on hand		7,860.00		15,060.00 DR
		12,000.00	7,860.00		15,060.00 DR
<u>Shares in Unlisted Private Companies (Australian) (77800)</u>					
<u>Virgin Australia International Holdings Pty Ltd (VAIH)</u>					
01/07/2018	Opening Balance	16,000.00			0.00 DR
		16,000.00			0.00 DR
<u>Income Tax Payable/Refundable (85000)</u>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2018	Opening Balance				1,111.11 DR
01/07/2018	Correct balance Income Tax Account -			446.62	664.49 DR
19/09/2018	Cheque Deposit			314.01	350.48 DR
22/05/2019	ATO AT0007000010456635			350.48	0.00 DR
30/06/2019	Create Entries - Franking Credits Adjustment - 30/06/2019		253.17		253.17 DR
30/06/2019	Create Entries - Foreign Credits Adjustment - 30/06/2019		1.23		254.40 DR
30/06/2019	Create Entries - Income Tax Expense - 30/06/2019			967.80	713.40 CR
			254.40	2,078.91	713.40 CR
Total Debits:		249,313.97			
Total Credits:				249,313.97	

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Bank West Account 907012-9		4,409.78		66,644.99		(64,134.86)			6,919.91	6,919.91
CUA Everyday Business Account				15,671.32		(12,407.00)			3,264.32	3,264.32
Macrovue Forex Trade Cash - AUD				10,000.00					10,000.00	10,000.00
QCCU 22068659		530.20		2,001.32		(2,531.52)			0.00	0.00
		4,939.98		94,317.63		(79,073.38)			20,184.23	20,184.23
Managed Investments (Australian)										
Atlantic Pacific Australian Equity	17,425.79	22,272.65	153.13	188.90				17,578.92	22,461.55	22,219.75
		22,272.65		188.90					22,461.55	22,219.75
Shares in Listed Companies (Australian)										
Evolution Mining Limited	5,000.00	11,722.00	2,000.00	8,601.00	(5,000.00)	(11,722.00)	3,013.25	2,000.00	8,601.00	8,720.00
IGO Limited			2,000.00	9,670.86				2,000.00	9,670.86	9,440.00
Myer Holdings Limited			20,000.00	10,011.00				20,000.00	10,011.00	10,900.00
Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	15,975.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Northern Star Resources Ltd	2,000.00	9,538.00			(2,000.00)	(9,538.00)	7,165.28		0.00	
Perseus Mining Limited	10,000.00	4,511.00			(10,000.00)	(4,511.00)	(670.57)		0.00	
Ramelius Resources Limited	15,000.00	6,922.00			(15,000.00)	(6,922.00)	(33.00)		0.00	
Regis Resources Limited	2,000.00	6,631.00	2,000.00	10,051.00	(2,000.00)	(6,631.00)	939.60	2,000.00	10,051.00	10,560.00
Saracen Mineral Holdings Limited	5,000.00	6,661.00						5,000.00	6,661.00	18,400.00
Shine Corporate Ltd - Ordinary Fully Paid	1,500.00	4,016.00			(1,500.00)	(4,016.00)	(2,797.00)		0.00	
Silver Lake Resources Limited	12,000.00	4,451.00						12,000.00	4,451.00	15,060.00
St Barbara Limited	3,000.00	8,982.00	3,000.00	8,801.00	(3,000.00)	(8,982.00)	6,003.00	3,000.00	8,801.00	8,820.00
		74,243.50		47,134.86		(52,322.00)	13,620.56		69,056.36	97,875.00
Shares in Unlisted Private Companies (Australian)										
Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
		101,456.29		141,641.39		(131,395.38)	13,620.56		111,702.30	140,278.98

Ward Superannuation Fund

Investment Summary with Market Movement

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
Bank West Account 907012-9		6,919.910000	6,919.91	6,919.91	6,919.91			
CUA Everyday Business Account		3,264.320000	3,264.32	3,264.32	3,264.32			
Macrovue Forex Trade Cash - AUD		10,000.000000	10,000.00	10,000.00	10,000.00			
			20,184.23		20,184.23			
Managed Investments (Australian)								
OMF0003AU Atlantic Pacific Australian Equity	17,578.92	1.264000	22,219.75	1.28	22,461.55	(241.80)	347.94	0.00
			22,219.75		22,461.55	(241.80)	347.94	0.00
Shares in Listed Companies (Australian)								
EVN.AX Evolution Mining Limited	2,000.00	4.360000	8,720.00	4.30	8,601.00	119.00	(5,709.00)	3,013.25
IGO.AX IGO Limited	2,000.00	4.720000	9,440.00	4.84	9,670.86	(230.86)	(230.86)	0.00
MYR.AX Myer Holdings Limited	20,000.00	0.545000	10,900.00	0.50	10,011.00	889.00	889.00	0.00
NCM.AX Newcrest Mining Limited	500.00	31.950000	15,975.00	21.62	10,809.50	5,165.50	5,075.00	0.00
NST.AX Northern Star Resources Ltd	0.00	11.650000	0.00	0.00	0.00	0.00	(4,982.00)	7,165.28
PRU.AX Perseus Mining Limited	0.00	0.585000	0.00	0.00	0.00	0.00	211.00	(670.57)
RMS.AX Ramelius Resources Limited	0.00	0.725000	0.00	0.00	0.00	0.00	(1,778.00)	(33.00)
RRL.AX Regis Resources Limited	2,000.00	5.280000	10,560.00	5.03	10,051.00	509.00	(3,100.00)	939.60
SAR.AX Saracen Mineral Holdings Limited	5,000.00	3.680000	18,400.00	1.33	6,661.00	11,739.00	7,450.00	0.00
SHJ.AX Shine Corporate Ltd - Ordinary Fully Paid	0.00	0.665000	0.00	0.00	0.00	0.00	2,561.00	(2,797.00)
SLR.AX Silver Lake Resources Limited	12,000.00	1.255000	15,060.00	0.37	4,451.00	10,609.00	7,860.00	0.00
SBM.AX St Barbara Limited	3,000.00	2.940000	8,820.00	2.93	8,801.00	19.00	(5,489.00)	6,003.00
			97,875.00		69,056.36	28,818.64	2,757.14	13,620.56
Shares in Unlisted Private Companies (Australian)								
VAIH Virgin Australia International Holdings Pty Ltd	16,000.00	0.000000	0.00	0.00	0.16	(0.16)	0.00	0.00
			0.00		0.16	(0.16)	0.00	0.00
			140,278.98		111,702.30	28,576.68	3,105.08	13,620.56

Ward Superannuation Fund

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
(188.90)	23800/OMF0003AU	Atlantic Pacific Australian Equity			1,540.72
	23900	Dividends Received			
(325.00)	23900/EVN.AX	Evolution Mining Limited			
(95.51)	23900/NCM.AX	Newcrest Mining Limited			127.61
(210.00)	23900/NST.AX	Northern Star Resources Ltd			100.00
(320.00)	23900/RRL.AX	Regis Resources Limited			160.00
(300.00)	23900/SBM.AX	St Barbara Limited			
(45.00)	23900/SHJ.AX	Shine Corporate Ltd - Ordinary Fully Paid			
(29,437.19)	24700	Changes in Market Values of Investments			16,725.64
	25000	Interest Received			
(0.40)	25000/BWAMI9070129	Bank West Account 907012-9			223.34
	25000/CUA50877339	CUA Everyday Business Account			0.04
(6.18)	25000/CUS22068659	QCCU 22068659			1.32
(0.06)	25000/CUS22068660	QCCU 22068660			
(0.54)	25000/ECU Australia S15 E-	ECU Australia S15 E-Saver			
(0.08)	25000/ECU335737S10	ECU Australia Smart Saver Account S10			
	25000/WARD0009_AT OINTEREST	ATO Interest			0.75
	30100	Accountancy Fees		3,520.00	
	30400	ATO Supervisory Levy		518.00	
	30700	Auditor's Remuneration		803.00	
14.00	31500	Bank Charges			
(350.48)	48500	Income Tax Expense		713.40	
31,265.34	49000	Profit/Loss Allocation Account		13,325.02	
	50010	Opening Balance			
(96,962.56)	50010/WARFRA00001 A	(Opening Balance) Ward, Francis John - Accumulation			128,227.90
	53100	Share of Profit/(Loss)			
(31,510.29)	53100/WARFRA00001 A	(Share of Profit/(Loss)) Ward, Francis John - Accumulation			14,292.82

Ward Superannuation Fund

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	53330	Income Tax			
244.95	53330/WARFRA00001 A	(Income Tax) Ward, Francis John - Accumulation		967.80	
	60400	Bank Accounts			
	60400/748MAC	Macrovue Forex Trade Cash - AUD		10,000.00	
4,409.78	60400/BWAMI9070129	Bank West Account 907012-9		6,919.91	
	60400/CUA50877339	CUA Everyday Business Account		3,264.32	
530.20	60400/CUS22068659	QCCU 22068659			0.00
	61800	Distributions Receivable			
188.90	61800/OMF0003AU	Atlantic Pacific Australian Equity		1,540.72	
	69100	ATO Activity Statement Account		446.62	
	74700	Managed Investments (Australian)			
21,682.91	74700/OMF0003AU	Atlantic Pacific Australian Equity	17,578.9162	22,219.75	
	77600	Shares in Listed Companies (Australian)			
17,550.00	77600/EVN.AX	Evolution Mining Limited	2,000.0000	8,720.00	
	77600/IGO.AX	IGO Limited	2,000.0000	9,440.00	
	77600/MYR.AX	Myer Holdings Limited	20,000.0000	10,900.00	
10,900.00	77600/NCM.AX	Newcrest Mining Limited	500.0000	15,975.00	
14,520.00	77600/NST.AX	Northern Star Resources Ltd	0.0000		0.00
4,300.00	77600/PRU.AX	Perseus Mining Limited	0.0000		0.00
8,700.00	77600/RMS.AX	Ramelius Resources Limited	0.0000		0.00
10,240.00	77600/RRL.AX	Regis Resources Limited	2,000.0000	10,560.00	
10,950.00	77600/SAR.AX	Saracen Mineral Holdings Limited	5,000.0000	18,400.00	
14,490.00	77600/SBM.AX	St Barbara Limited	3,000.0000	8,820.00	
1,455.00	77600/SHJ.AX	Shine Corporate Ltd - Ordinary Fully Paid	0.0000		0.00
7,200.00	77600/SLR.AX	Silver Lake Resources Limited	12,000.0000	15,060.00	
	77800	Shares in Unlisted Private Companies (Australian)			
0.00	77800/VAIH	Virgin Australia International Holdings Pty Ltd	16,000.0000		0.00
1,111.11	85000	Income Tax Payable/Refundable			713.40

162,113.54

162,113.54

Current Year Profit/(Loss): 14,038.42

Ward Superannuation Fund

Dear John and Sarah,

Ward Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2019. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993 (SISA)* and the *Superannuation Industry (Supervision) Regulations (SISR)* with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

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

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2019, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm’s liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

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

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of the trustees for the Ward Superannuation Fund

**Signed &
Dated**

Francis John Ward

Sarah Ward

Francis John Ward

Sarah Jane Ward

25-02-2021

25-02-2021

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

Ward Superannuation Fund
PO Box 51 KALBAR QLD 4309

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

Ward Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Ward Superannuation Fund for the year ended 30 June 2019, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2019 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (e) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (aa) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by the Trustees for the Ward Superannuation Fund

Francis John Ward

Trustee
Francis John Ward

Sarah Ward

Trustee
Sarah Ward

Investment Strategy

Ward Superannuation Fund

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of **Ward Superannuation Fund** (“the Fund”). This Investment Strategy replaces the Investment Strategy document.

Objectives:

The objective of the fund is to:

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

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

Investment Choice:

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

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

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

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

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

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

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

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

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

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

Risk profile and risk tolerance:

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

Members understand

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

Insurance:

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

- The members have appropriate insurance outside the fund via an industry fund/retail superannuation fund/insurance policy directly held by the member

Liquidity:

The Members of the Fund have other assets outside of superannuation. At the present time neither expect to access their superannuation prior to retirement age. Accordingly there is no anticipated benefit payment in the next 6 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members assets outside of superannuation, the allocation will be focused on capital growth and ensuring capital stability.

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

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

Growth Assets	Indicative long term range
• Australian listed equities	60-85%
• International listed equities	0-20%
• Australian listed property	0-20%
• Direct Property	0-20%
• Australian Managed Investments	5-25%
Defensive assets	
• Cash and term deposits	5-25%
• Australian cash and bond funds	0-20%
• International cash and bond funds	0-20%
• Bullion	0-20%

Francis John Ward

Francis John Ward
Trustee

Sarah Ward

Sarah Jane Ward
Trustee

D - Pension Documentation

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status N/A - Not Applicable

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Ward Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2018 - 30 June 2019

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
--------	--------------	------	---------------	------------------	------------	-------	--------	---------	-----------	---------------

Francis John Ward

Sarah Ward

E - Estate Planning

2019 Financial Year

Preparer Sunil Kumar Gaur

Reviewer James McMahon

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members