
Workpapers - 2022 Financial Year

Rovan Retirement Fund

Preparer: Steven Lee

Reviewer: Sandra Lee

Printed: 31 May 2023

Lead Schedule

2022 Financial Year

| Code | Workpaper | CY Balance | LY Balance | Change | Status |
|-------|---|----------------|----------------|----------|-----------|
| 24700 | Changes in Market Values of Investments | (\$300,000.00) | (\$80,000.00) | 275% | Completed |
| 25000 | Interest Received | (\$59.64) | (\$101.38) | (41.17)% | Completed |
| 26500 | Other Investment Income | | (\$2,610.99) | 100% | Completed |
| 28000 | Property Income | (\$12,000.00) | (\$18,000.00) | (33.33)% | Completed |
| 30100 | Accountancy Fees | \$550.00 | \$620.00 | (11.29)% | Completed |
| 30400 | ATO Supervisory Levy | | \$259.00 | 100% | Completed |
| 30700 | Auditor's Remuneration | \$550.00 | \$450.00 | 22.22% | Completed |
| 31500 | Bank Charges | \$15.00 | \$79.50 | (81.13)% | Completed |
| 39000 | Life Insurance Premiums | \$2,086.69 | \$1,812.01 | 15.16% | Completed |
| 41960 | Property Expenses - Council Rates | \$1,700.63 | \$1,802.13 | (5.63)% | Completed |
| 42010 | Property Expenses - Interest on Loans | \$556.05 | \$410.20 | 35.56% | Completed |
| 42100 | Property Expenses - Strata Levy Fees | \$8,190.00 | \$11,071.48 | (26.03)% | Completed |
| 42150 | Property Expenses - Water Rates | \$578.93 | \$472.95 | 22.41% | Completed |
| 48500 | Income Tax Expense | \$29,674.95 | \$8,560.25 | 246.66% | Completed |
| 49000 | Profit/Loss Allocation Account | \$268,157.39 | \$75,174.85 | 256.71% | Completed |
| 50000 | Members | (\$936,756.06) | (\$668,598.67) | 40.11% | Completed |

| Code | Workpaper | CY Balance | LY Balance | Change | Status |
|-------|--|---------------|---------------|---------|-----------|
| 60400 | Bank Accounts | \$17,801.02 | \$20,436.63 | (12.9)% | Completed |
| 68000 | Sundry Debtors | \$692.61 | \$692.61 | 0% | Completed |
| 77250 | Real Estate Properties (Australian - Non Residential) | \$975,000.00 | \$675,000.00 | 44.44% | Completed |
| 85000 | Income Tax Payable /Refundable | \$2,833.05 | \$2,833.05 | 0% | Completed |
| 85500 | Limited Recourse Borrowing Arrangements | (\$9,235.13) | (\$9,312.93) | (0.84)% | Completed |
| 86000 | PAYG Payable | | (\$1,015.00) | 100% | Completed |
| 88000 | Sundry Creditors | (\$1,656.05) | (\$1,031.20) | 60.59% | Completed |
| 89000 | Deferred Tax Liability/Asset | (\$48,679.44) | (\$19,004.49) | 156.15% | Completed |
| A | Financial Statements | | | | Completed |
| B | Permanent Documents | | | | Completed |
| C | Other Documents | | | | Completed |
| D | Pension Documentation | | | | Completed |
| E | Estate Planning | | | | Completed |

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|---|-------------------|-------------------|--------|
| 24700 | Changes in Market Values of Investments | (\$300,000.00) | (\$80,000.00) | 275% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$300,000.00) | (\$80,000.00) | |

Supporting Documents

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

Standard Checklist

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

Rovan Retirement Fund

Market Movement Report

As at 30 June 2022

| Investment | Date | Description | Unrealised | | | | Realised | | | Total |
|---|-------------------|-----------------|-------------|--------------------------|-------------------|--------------|-------------------|---------------|----------------------|-------------------|
| | | | Units | Accounting Cost Movement | Market Movement | Depreciation | Balance | Consideration | Accounting Cost Base | |
| ROVAS001_6/52-54SYDE - 6/52-54 Sydenham Road, Brookvale | | | | | | | | | | |
| | 01/07/2021 | Opening Balance | 1.00 | 0.00 | 0.00 | 0.00 | 675,000.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2022 | Revaluation | 0.00 | 0.00 | 300,000.00 | 0.00 | 975,000.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2022 | Revaluation | 0.00 | 0.00 | 0.00 | 0.00 | 975,000.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2022 | | 1.00 | 0.00 | 300,000.00 | 0.00 | 975,000.00 | 0.00 | 0.00 | 0.00 |
| Total Market Movement | | | | | 300,000.00 | | | | 0.00 | 300,000.00 |

Rovan Retirement Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

Rovan Retirement Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

25000 - Interest Received

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|----------------------|------------------------------|-------------------|-------------------|----------|
| WBC103044 | Westpac Cash Manager 10-3044 | (\$3.76) | (\$1.92) | 95.83% |
| Westpac eSaver 87-77 | Westpac eSaver 87-7751 | (\$55.88) | (\$99.46) | (43.82)% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$59.64) | (\$101.38) | |

Supporting Documents

◦ Interest Reconciliation Report [Report](#)

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

Rovan Retirement Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

| Date | Payment Amount | Gross Interest | TFN Withheld | Foreign Income | Foreign Credits |
|---|----------------|----------------|--------------|----------------|-----------------|
| Bank Accounts | | | | | |
| WBC103044 Westpac Cash Manager 10-3044 | | | | | |
| 30/07/2021 | 0.18 | 0.18 | | | |
| 31/08/2021 | 0.23 | 0.23 | | | |
| 03/09/2021 | 0.01 | 0.01 | | | |
| 30/09/2021 | 0.11 | 0.11 | | | |
| 31/12/2021 | 0.37 | 0.37 | | | |
| 31/03/2022 | 0.61 | 0.61 | | | |
| 30/06/2022 | 2.25 | 2.25 | | | |
| | 3.76 | 3.76 | | | |
| Westpac eSaver 87-77 Westpac eSaver 87-7751 | | | | | |
| 30/07/2021 | 3.23 | 3.23 | | | |
| 30/07/2021 | 1.29 | 1.29 | | | |
| 24/08/2021 | 1.03 | 1.03 | | | |
| 31/08/2021 | 3.45 | 3.45 | | | |
| 31/08/2021 | 0.90 | 0.90 | | | |
| 30/09/2021 | 3.88 | 3.88 | | | |
| 30/09/2021 | 3.24 | 3.24 | | | |
| 29/10/2021 | 3.76 | 3.76 | | | |
| 29/10/2021 | 3.13 | 3.13 | | | |
| 30/11/2021 | 4.15 | 4.15 | | | |
| 31/05/2023 | 09:25:16 | | | | |

Rovan Retirement Fund
Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

| Date | Payment Amount | Gross Interest | TFN Withheld | Foreign Income | Foreign Credits |
|--------------|----------------|----------------|--------------|----------------|-----------------|
| 30/11/2021 | 3.45 | 3.45 | | | |
| 31/12/2021 | 3.28 | 3.28 | | | |
| 31/12/2021 | 2.73 | 2.73 | | | |
| 31/01/2022 | 2.52 | 2.52 | | | |
| 31/01/2022 | 2.71 | 2.71 | | | |
| 28/02/2022 | 2.45 | 2.45 | | | |
| 31/03/2022 | 2.71 | 2.71 | | | |
| 29/04/2022 | 2.54 | 2.54 | | | |
| 31/05/2022 | 2.80 | 2.80 | | | |
| 30/06/2022 | 2.63 | 2.63 | | | |
| | 55.88 | 55.88 | | | |
| | 59.64 | 59.64 | | | |
| TOTAL | 59.64 | 59.64 | | | |

Tax Return Reconciliation

| Gross Interest | Totals | Tax Return Label |
|----------------|--------|------------------|
| | 59.64 | 11C |

26500 - Other Investment Income

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|----------------------|------------------------|-------------------|-------------------|--------|
| Westpac eSaver 87-77 | Westpac eSaver 87-7751 | | (\$2,610.99) | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | | (\$2,610.99) | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|-------------|-------|-------|--------|------------|
| | | | | | 0.00 DR |

Total Debits: 0.00

Total Credits: 0.00

28000 - Property Income

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------------------|----------------------------------|-----------------------|-----------------------|----------|
| ROVAS001_6 /52-54SYDE | 6/52-54 Sydenham Road, Brookvale | (\$12,000.00) | (\$18,000.00) | (33.33)% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$12,000.00) | (\$18,000.00) | |

Supporting Documents

- General Ledger [Report](#)
- Capture.jpg [ROVAS001_6/52-54SYDE](#)

Standard Checklist

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

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|---|---------------------------------------|-------|-------|------------------|---------------------|
| Property Income (28000) | | | | | |
| 6/52-54 Sydenham Road, Brookvale (ROVAS001_6/52-54SYDE) | | | | | |
| 04/08/2021 | Deposit Online 2536823 Pymt Ear Candy | | | 1,500.00 | 1,500.00 CR |
| 04/11/2021 | Deposit Online 2631259 Pymt Ear Candy | | | 1,500.00 | 3,000.00 CR |
| 06/12/2021 | Deposit Online 2404719 Pymt Ear Candy | | | 1,500.00 | 4,500.00 CR |
| 04/01/2022 | Deposit Online 2531816 Pymt Ear Candy | | | 1,500.00 | 6,000.00 CR |
| 04/03/2022 | Deposit Online 2602285 Pymt Ear Candy | | | 1,500.00 | 7,500.00 CR |
| 04/04/2022 | Deposit Online 2649411 Pymt Ear Candy | | | 1,500.00 | 9,000.00 CR |
| 04/05/2022 | Deposit Online 2444093 Pymt Ear Candy | | | 1,500.00 | 10,500.00 CR |
| 06/06/2022 | Deposit Online 2369321 Pymt Ear Candy | | | 1,500.00 | 12,000.00 CR |
| | | | | 12,000.00 | 12,000.00 CR |

Total Debits: 0.00

Total Credits: 12,000.00

Hi Steven,

The tenant was severely impacted by COVID during the period and had to be shut for a number of months.

I will provide a rent relief document given to the tenant.

Thx, Vernon.

Dear Steven

Attached please find a [letter documenting rent relief waivers](#) for the 2022 FY as a result of NSW Covid-19 restrictions.

Thank you, Vernon.

30100 - Accountancy Fees

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------|-------------------|-------------------|----------|
| 30100 | Accountancy Fees | \$550.00 | \$620.00 | (11.29)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$550.00 | \$620.00 | |

Supporting Documents

- General Ledger [Report](#)
- INV-0910.pdf [30100](#)

Standard Checklist

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

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|---------------------------------|--------------------------------|-------|---------------|--------|------------------|
| Accountancy Fees (30100) | | | | | |
| <i>Accountancy Fees (30100)</i> | | | | | |
| 30/06/2022 | 2021 SH fee paid on 07/07/2022 | | 550.00 | | 550.00 DR |
| | | | 550.00 | | 550.00 DR |

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

ROVAN Retirement Fund

Invoice Date
27 Jun 2022

Invoice Number
INV-0910

ABN
60 061 126 663

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

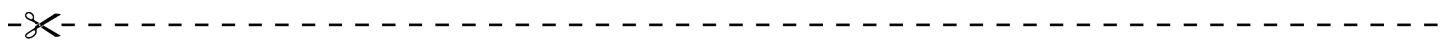
| Item | Description | Quantity | Unit Price | GST | Amount AUD |
|-----------------------|----------------------------|----------|------------|-----|-------------|
| EOY | SMSF Annual Administration | 1.00 | 1,100.00 | 10% | 1,100.00 |
| INCLUDES GST 10% | | | | | 100.00 |
| TOTAL AUD | | | | | 1,100.00 |
| Less Amount Paid | | | | | 1,100.00 |
| AMOUNT DUE AUD | | | | | 0.00 |

Due Date: 11 Jul 2022

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

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

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



PAYMENT ADVICE

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

Customer ROVAN Retirement Fund
Invoice Number INV-0910

Amount Due 0.00
Due Date 11 Jul 2022

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|----------------------|-------------------|-------------------|--------|
| 30400 | ATO Supervisory Levy | | \$259.00 | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | | \$259.00 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|-------------|-------|-------|--------|------------|
| | | | | | 0.00 DR |

Total Debits: 0.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)
- YML Invoice INV-15625.pdf [30700](#)

Standard Checklist

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

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|---------------------------------------|--------------------------------|-------|---------------|--------|------------------|
| Auditor's Remuneration (30700) | | | | | |
| Auditor's Remuneration (30700) | | | | | |
| 30/06/2022 | 2021 SH fee paid on 07/07/2022 | | 550.00 | | 550.00 DR |
| | | | 550.00 | | 550.00 DR |

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

Rovan Retirement Fund

Invoice Date
3 Aug 2022

Invoice Number
INV-15625

ABN
81 523 295 035

YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

| Description | GST | Amount AUD |
|---|------------------|---------------|
| Professional charges for Audit Service for the Financial Year ended 30 June 2021. | 10% | 500.00 |
| | Subtotal | 500.00 |
| | TOTAL GST 10% | 50.00 |
| | TOTAL AUD | 550.00 |

Due Date: 10 Aug 2022

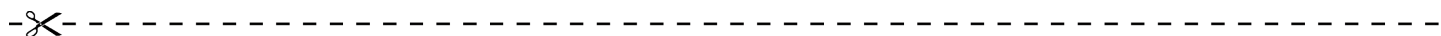
ACCTPRO Financial Services P/L trading as YML Super Solutions

Account Name: ACCTPRO Financial Services P/L

BSB: 082-140

Account Number: 772982366

Please include the Invoice Number as the Reference



PAYMENT ADVICE

To: YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Customer Rovan Retirement Fund
Invoice Number INV-15625

Amount Due **550.00**
Due Date 10 Aug 2022

Amount Enclosed

Enter the amount you are paying above

31500 - Bank Charges

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--------------|-------------------|-------------------|----------|
| 31500 | Bank Charges | \$15.00 | \$79.50 | (81.13)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$15.00 | \$79.50 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Rovan Retirement Fund
General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|-----------------------------|---------------------|-------|--------------|--------|-----------------|
| Bank Charges (31500) | | | | | |
| <u>Bank Charges (31500)</u> | | | | | |
| 01/07/2021 | Account-Keeping Fee | | 5.00 | | 5.00 DR |
| 02/08/2021 | Account-Keeping Fee | | 5.00 | | 10.00 DR |
| 01/09/2021 | Account-Keeping Fee | | 5.00 | | 15.00 DR |
| | | | 15.00 | | 15.00 DR |

Total Debits: 15.00

Total Credits: 0.00

39000 - Life Insurance Premiums

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--|-------------------|-------------------|--------|
| VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accumulation) | \$389.89 | \$352.84 | 10.5% |
| VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumulation) | \$1,696.80 | \$1,459.17 | 16.29% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$2,086.69 | \$1,812.01 | |

Supporting Documents

- General Ledger [Report](#)
- x Zurich LIFE INSURE RVE 20220805 Annual Statement - 50181409.pdf [VANROB00001A](#)
- 2022 Zurich Annual Statement - VVE.pdf [VANVER00001A](#)

Standard Checklist

- Attach life insurance policy annual renewal documentation form
- Confirm the ownership of the policy is the name of the superannuation fund

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|---|---|-------|-----------------|--------|--------------------|
| Life Insurance Premiums (39000) | | | | | |
| <u>(Life Insurance Premiums) Van Eck, Robin May - Accumulation (VANROB00001A)</u> | | | | | |
| 13/07/2021 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 32.19 DR |
| 13/08/2021 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 64.38 DR |
| 13/09/2021 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 96.57 DR |
| 13/10/2021 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 128.76 DR |
| 15/11/2021 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 160.95 DR |
| 13/12/2021 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 193.14 DR |
| 13/01/2022 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 225.33 DR |
| 14/02/2022 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 257.52 DR |
| 14/03/2022 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 289.71 DR |
| 13/04/2022 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 321.90 DR |
| 13/05/2022 | Payment By Authority To Zurich Life M015476 3F | | 32.19 | | 354.09 DR |
| 14/06/2022 | Payment By Authority To Zurich Life M015476 3F | | 35.80 | | 389.89 DR |
| | | | 389.89 | | 389.89 DR |
| <u>(Life Insurance Premiums) Van Eck, Vernon - Accumulation (VANVER00001A)</u> | | | | | |
| 13/07/2021 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 139.50 DR |
| 13/08/2021 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 279.00 DR |
| 13/09/2021 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 418.50 DR |
| 13/10/2021 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 558.00 DR |
| 15/11/2021 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 697.50 DR |
| 13/12/2021 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 837.00 DR |
| 13/01/2022 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 976.50 DR |
| 14/02/2022 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 1,116.00 DR |
| 14/03/2022 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 1,255.50 DR |
| 13/04/2022 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 1,395.00 DR |
| 13/05/2022 | Payment By Authority To Zurich Life M015482 3F | | 139.50 | | 1,534.50 DR |
| 14/06/2022 | Payment By Authority To Zurich Life M015482 3F | | 162.30 | | 1,696.80 DR |
| | | | 1,696.80 | | 1,696.80 DR |
| Total Debits: | 2,086.69 | | | | |
| Total Credits: | 0.00 | | | | |

Zurich FutureWise Annual statement



000425
003



The Trustee For Rovin Retirement Fund
5/87 Howard Avenue
DEE WHY NSW 2099

Your adviser

Spotter Life
03 8568 6000

www.zurich.com.au

Phone: 131 551
client.service@zurich.com.au
Fax: (02) 9995 3797
Locked Bag 994
North Sydney NSW 2059

Policy number
50181409

5 August 2022

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2022.

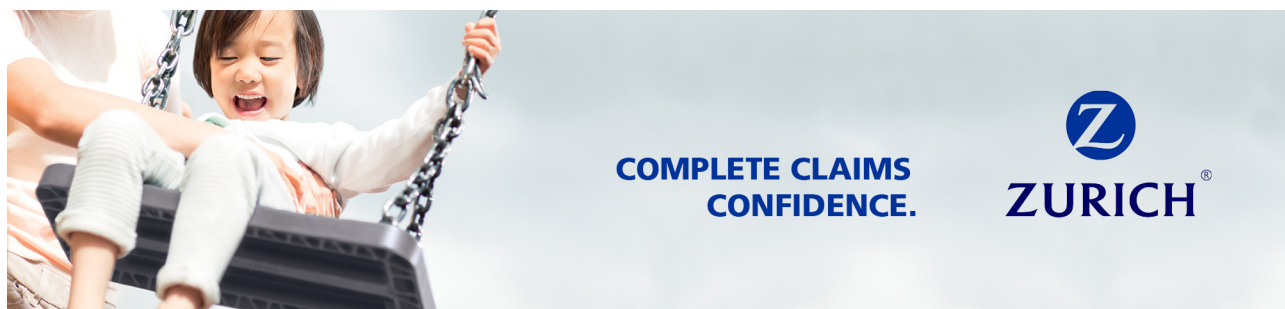
This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Spotter Life, or contact Zurich.

Yours sincerely,

Brendan Norton
Head of Customer & Adviser Experience



Statement details

Statement period: 1 July 2021 to 30 June 2022

Your adviser
Spotter Life
03 8568 6000

Policy details

Policy owner: The Trustee For Rován Retirement Fund
(Superannuation, held by external trustee)

Policy type: Zurich Life Insurance

Life insured: Mrs Robin Van Eck

Insurance benefits

| Benefit type | Benefit amount | Annual premium | Premium paid |
|----------------------------------|-----------------------|-----------------------|---------------------|
| Death & terminal illness benefit | \$327,818 | \$321.60 | \$284.75 |

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy **\$389.89**

Management fee

This approximate amount has been included in the total premium paid for this policy: **\$105.14**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.

Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.

Zurich FutureWise Annual statement



— 000316
003

The Trustee For Rovon Retirement Fund
361 Pittwater Road
NORTH MANLY NSW 2100

Your adviser

Spotter Life
03 8568 6000

www.zurich.com.au

Phone: 131 551
client.service@zurich.com.au
Fax: (02) 9995 3797
Locked Bag 994
North Sydney NSW 2059

Policy number
50181422

5 August 2022

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2022.

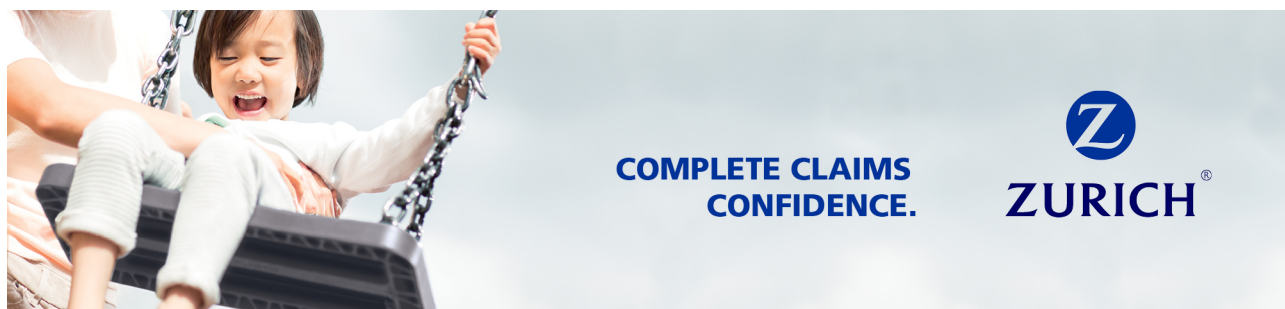
This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Spotter Life, or contact Zurich.

Yours sincerely,

Brendan Norton
Head of Customer & Adviser Experience



Statement details

Statement period: 1 July 2021 to 30 June 2022

Policy details

Policy owner: The Trustee For Rován Retirement Fund
(Superannuation, held by external trustee)

Policy type: Zurich Life Insurance

Life insured: Mr Vernon Van Eck

Insurance benefits

| Benefit type | Benefit amount | Annual premium | Premium paid |
|----------------------------------|-----------------------|-----------------------|---------------------|
| Death & terminal illness benefit | \$327,818 | \$1,839.60 | \$1,591.66 |

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy **\$1,696.80**

Management fee

This approximate amount has been included in the total premium paid for this policy: **\$105.14**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.

Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.

41960 - Property Expenses - Council Rates

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------------------|----------------------------------|-----------------------|-----------------------|---------|
| ROVAS001_6 /52-54SYDE | 6/52-54 Sydenham Road, Brookvale | \$1,700.63 | \$1,802.13 | (5.63)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$1,700.63 | \$1,802.13 | |

Supporting Documents

- General Ledger [Report](#)
- e Council Rates February 2022 \$425.10.pdf [ROVAS001_6/52-54SYDE](#)
- c Council Rates November 2021 \$425.10.pdf [ROVAS001_6/52-54SYDE](#)
- h Council Rates May 2022 \$425.10.pdf [ROVAS001_6/52-54SYDE](#)
- b Council Rates July 2021 \$425.33.pdf [ROVAS001_6/52-54SYDE](#)

Standard Checklist

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

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|--|-------|-----------------|--------|--------------------|
| Property Expenses - Council Rates (41960) | | | | | |
| <u>6/52-54 Sydenham Road, Brookvale (ROVAS001_6/52-54SYDE)</u> | | | | | |
| 30/08/2021 | Withdrawal Mobile 4746229 Bpay Nb Council Rates 1st instalme | | 425.33 | | 425.33 DR |
| 29/11/2021 | Withdrawal Mobile 3506084 Bpay Nb Council Rates Instalment 2 | | 425.10 | | 850.43 DR |
| 21/02/2022 | Withdrawal Mobile 3439247 Bpay Nb Council | | 425.10 | | 1,275.53 DR |
| 30/05/2022 | Withdrawal Mobile 9368490 Bpay Nb Council | | 425.10 | | 1,700.63 DR |
| | | | 1,700.63 | | 1,700.63 DR |
| Total Debits: | | | 1,700.63 | | |
| Total Credits: | | | 0.00 | | |



**northern
beaches
council**

1 Belgrave Street, Manly NSW 2095
725 Pittwater Road, Dee Why NSW 2099
1 Park Street, Mona Vale NSW 2103
59A Old Barrenjoey Road, Avalon Beach NSW 2107
T 1300 434 434 F 02 9976 1400
E council@northernbeaches.nsw.gov.au
northernbeaches.nsw.gov.au
ABN 57 284 295 198

2021/2022 RATES THIRD INSTALMENT NOTICE

Rate enquiries only: 02 8495 5060
All other enquiries: 1300 434 434



Base Business Services Pty Ltd T/A Ear Candy Music
PO Box 7221
WARRINGAH MALL NSW 2100

003
R0_546560

| |
|--------------------------------------|
| REFERENCE NUMBER 1437277 |
| DUE DATE 28/02/2022 |
| DATE OF POSTING 17/01/2022 |

Property Location and Description

6/52 Sydenham Road BROOKVALE NSW 2100
Lot 6 SP 31708

INTEREST ACCRUES ON ARREARS AT 6% P.A.

| | |
|-----------------------------------|-----------------|
| Third Instalment (Due 28/02/2022) | \$425.10 |
| Total Amount Due | \$425.10 |



For emailed notices:
northernbeaches.enotices.com.au
Reference No: 11D9BE216Z



Internal use only

Payments made after 10/01/2022 are not reflected in the balance on this notice.

If paying by cheque please return bottom portion of this notice with payment

Payment Methods (See over for details)

| | | |
|---|---|--|
| <p>B Pay by phone or internet</p> <p>Pay by phone with Payment Card* Call 1300 276 468</p> <p>Pay online with Payment Card* Go to northernbeaches.nsw.gov.au</p> <p>*Charges apply - see over for details</p> | <p>Pay by Mail Northern Beaches Council, PO Box 82, Manly NSW 1655</p> <p> <i>Internal use only</i></p> | <p>POST billpay</p> <p>Pay in person at Australia Post</p> <p></p> <p>*65 1437277</p> |
| <p>Billers Code: 1735 Reference No.: 1437 277</p> | | |

CREDIT

Date

Name: Base Business Services Pty
Ltd T/A Ear Candy Music

Reference No.: 1437277
3rd Instalment: \$425.10
Total Amount: \$425.10

Amount paid

\$

IMPORTANT INFORMATION

PAYING YOUR RATES

INSTALMENTS - Rates and charges may be paid by instalments on/or before the due dates shown on this notice. A rate instalment notice will be issued prior to each due date.

INTEREST CHARGES

Interest accrues on rates and charges that remain unpaid after they become due and payable. Interest accrues on a daily basis. Council may write off interest in certain circumstances.

WASTE MANAGEMENT CHARGES

A charge must be made for domestic waste management services for all rateable land where the service is available. There is a set charge for a standard service which includes all waste services. Different charges apply for Vacant Land and for additional services. Contact Waste Management for more information. Ph 1300 434 434.

PENSIONERS

Ratepayers who are eligible pensioners may be entitled to a rebate for rates and charges. A pro-rata rebate proportionate to the number of quarterly periods remaining may apply should you become a pensioner after the issue of this notice. Rebates are only granted in respect of the applicant's principal place of residence. Applications can only be made for the current rating year. 'Eligible pensioners' hold a current Pensioner Concession card, or a TPI or EDA Gold Card.

CHANGE OF POSTAL ADDRESS

Please notify Council in writing if the postal address is incorrect or has changed. This can be submitted via email or online at northernbeaches.nsw.gov.au

CATEGORISATION

A person may apply for a review of their rating category and may appeal against that category. Refer S525 & 526 LGA 1993. **Council must be notified within 30 days if the land use changes (eg. residential to business).**

METHODS OF PAYMENT



TELEPHONE & INTERNET BANKING - BPAY® - Credit cards not accepted

Contact your participating Bank, Credit Union or Building Society to make this payment directly from your savings or cheque account. You will need to quote the biller code and reference number shown on the front of the notice.



TELEPHONE & INTERNET - PAYMENT CARDS - 0.5% surcharge applies

Call 1300 276 468 at any time to pay by phone or on the internet at northernbeaches.nsw.gov.au. Pay by AMEX, MasterCard, VISA or EFTPOS. Maximum payment by payment card is \$50,000. You will need to quote your biller code and reference number shown on the front of the notice.



DIRECT DEBIT - Credit cards not accepted

Allow your rates to be paid automatically from your savings or cheque account. A form is available at Customer Service or at northernbeaches.nsw.gov.au



PAY IN-STORE AT AUSTRALIA POST - Credit cards not accepted

Payment may be made at any Australia Post agency or office by cheque, cash or EFTPOS.



PAYMENT BY MAIL - Credit cards not accepted

Send the deposit slip below with your cheque to:

Northern Beaches Council, PO Box 82, Manly NSW 1655



COUNCIL CUSTOMER SERVICE CENTRE

Pay at any of our Customer Service Centres (Locations on front of notice). Payment can be made by cheque, payment card (EFTPOS, AMEX, MasterCard, Visa only - 0.5% surcharge applies) or cash.



**northern
beaches
council**

1 Belgrave Street, Manly NSW 2095
725 Pittwater Road, Dee Why NSW 2099
1 Park Street, Mona Vale NSW 2103
59A Old Barrenjoey Road, Avalon Beach NSW 2107
T 1300 434 434 F 02 9976 1400
E council@northernbeaches.nsw.gov.au
northernbeaches.nsw.gov.au
ABN 57 284 295 198

2021/2022 RATES SECOND INSTALMENT NOTICE

Rate enquiries only: 02 8495 5060
All other enquiries: 1300 434 434



Base Business Services Pty Ltd T/A Ear Candy Music
PO Box 7221
WARRINGAH MALL NSW 2100

003
R0_556860

| |
|--------------------------------------|
| REFERENCE NUMBER 1437277 |
| DUE DATE 30/11/2021 |
| DATE OF POSTING 18/10/2021 |

Property Location and Description

6/52 Sydenham Road BROOKVALE NSW 2100
Lot 6 SP 31708

INTEREST ACCRUES ON ARREARS AT 6% P.A.

| | |
|------------------------------------|-----------------|
| Second Instalment (Due 30/11/2021) | \$425.10 |
| Total Amount Due | \$425.10 |



For emailed notices:
northernbeaches.enotices.com.au
Reference No: **0324797B7Z**



Internal use only

Payments made after 11/10/2021 are not reflected in the balance on this notice.

If paying by cheque please return bottom portion of this notice with payment

Payment Methods (See over for details)

| | | |
|---|--|---|
| <p>B Pay by phone or internet</p> <p>Pay by phone with Payment Card* Call 1300 276 468</p> <p>Pay online with Payment Card* Go to northernbeaches.nsw.gov.au</p> <p>*Charges apply - see over for details</p> | <p> Pay by Mail Northern Beaches Council, PO Box 82, Manly NSW 1655</p> <p></p> <p>Internal use only</p> | <p> POST billpay</p> <p>Pay in person at Australia Post</p> <p></p> <p>*65 1437277</p> |
| <p>Billers Code: 1735 Reference No.: 1437 277</p> | | |

CREDIT

Date

Name: Base Business Services Pty
Ltd T/A Ear Candy Music

Reference No.: 1437277
2nd Instalment: \$425.10
Total Amount: \$425.10

Amount paid

\$

IMPORTANT INFORMATION

PAYING YOUR RATES

INSTALMENTS - Rates and charges may be paid by instalments on/or before the due dates shown on this notice. A rate instalment notice will be issued prior to each due date.

INTEREST CHARGES

Interest accrues on rates and charges that remain unpaid after they become due and payable. Interest accrues on a daily basis. Council may write off interest in certain circumstances.

WASTE MANAGEMENT CHARGES

A charge must be made for domestic waste management services for all rateable land where the service is available. There is a set charge for a standard service which includes all waste services. Different charges apply for Vacant Land and for additional services. Contact Waste Management for more information. Ph 1300 434 434.

PENSIONERS

Ratepayers who are eligible pensioners may be entitled to a rebate for rates and charges. A pro-rata rebate proportionate to the number of quarterly periods remaining may apply should you become a pensioner after the issue of this notice. Rebates are only granted in respect of the applicant's principal place of residence. Applications can only be made for the current rating year. 'Eligible pensioners' hold a current Pensioner Concession card, or a TPI or EDA Gold Card.

CHANGE OF POSTAL ADDRESS

Please notify Council in writing if the postal address is incorrect or has changed. This can be submitted via email or online at northernbeaches.nsw.gov.au

CATEGORISATION

A person may apply for a review of their rating category and may appeal against that category. Refer S525 & 526 LGA 1993. **Council must be notified within 30 days if the land use changes (eg. residential to business).**

METHODS OF PAYMENT



TELEPHONE & INTERNET BANKING - BPAY® - Credit cards not accepted

Contact your participating Bank, Credit Union or Building Society to make this payment directly from your savings or cheque account. You will need to quote the biller code and reference number shown on the front of the notice.



TELEPHONE & INTERNET - PAYMENT CARDS - 0.5% surcharge applies

Call 1300 276 468 at any time to pay by phone or on the internet at northernbeaches.nsw.gov.au. Pay by AMEX, MasterCard, VISA or EFTPOS. Maximum payment by payment card is \$50,000. You will need to quote your biller code and reference number shown on the front of the notice.



DIRECT DEBIT - Credit cards not accepted

Allow your rates to be paid automatically from your savings or cheque account. A form is available at Customer Service or at northernbeaches.nsw.gov.au



PAY IN-STORE AT AUSTRALIA POST - Credit cards not accepted

Payment may be made at any Australia Post agency or office by cheque, cash or EFTPOS.



PAYMENT BY MAIL - Credit cards not accepted

Send the deposit slip below with your cheque to:

Northern Beaches Council, PO Box 82, Manly NSW 1655



COUNCIL CUSTOMER SERVICE CENTRE

Pay at any of our Customer Service Centres (Locations on front of notice). Payment can be made by cheque, payment card (EFTPOS, AMEX, MasterCard, Visa only - 0.5% surcharge applies) or cash.



**northern
beaches
council**

1 Belgrave Street, Manly NSW 2095
725 Pittwater Road, Dee Why NSW 2099
1 Park Street, Mona Vale NSW 2103
59A Old Barrenjoey Road, Avalon Beach NSW 2107
T 1300 434 434 F 02 9976 1400
E council@northernbeaches.nsw.gov.au
northernbeaches.nsw.gov.au
ABN 57 284 295 198

2021/2022 RATES FOURTH INSTALMENT NOTICE

Rate enquiries only: 02 8495 5060
All other enquiries: 1300 434 434



Base Business Services Pty Ltd T/A Ear Candy Music
PO Box 7221
WARRINGAH MALL NSW 2100

003
R0_540820

| |
|--------------------------------------|
| REFERENCE NUMBER 1437277 |
| DUE DATE 31/05/2022 |
| DATE OF POSTING 19/04/2022 |

Property Location and Description

6/52 Sydenham Road BROOKVALE NSW 2100
Lot 6 SP 31708

INTEREST ACCRUES ON ARREARS AT 6% P.A.

| | |
|------------------------------------|-----------------|
| Fourth Instalment (Due 31/05/2022) | \$425.10 |
| Total Amount Due | \$425.10 |



For emailed notices:
northernbeaches.enotices.com.au
Reference No: **CB6633940Z**





Internal use only

Payments made after 11/04/2022 are not reflected in the balance on this notice.

If paying by cheque please return bottom portion of this notice with payment

Payment Methods (See over for details)

| | | |
|--|---|---|
| <p>B BPAY by phone or internet</p> <p>Pay by phone with Payment Card* Call 1300 276 468</p> <p>Pay online with Payment Card* Go to northernbeaches.nsw.gov.au</p> <p>*Charges apply - see over for details</p> | <p>Pay by Mail Northern Beaches Council, PO Box 82, Manly NSW 1655</p>  <p>Internal use only</p> | <p>POST billpay</p> <p>Pay in person at Australia Post</p>  <p>*65 1437277</p> |
| <p>Billers Code: 1735 Reference No.: 1437 277</p> | | |

CREDIT

Date

Name: Base Business Services Pty
Ltd T/A Ear Candy Music

Reference No.: 1437277
4th Instalment: \$425.10
Total Amount: \$425.10

Amount paid

\$

IMPORTANT INFORMATION

PAYING YOUR RATES

INSTALMENTS - Rates and charges may be paid by instalments on/or before the due dates shown on this notice. A rate instalment notice will be issued prior to each due date.

INTEREST CHARGES

Interest accrues on rates and charges that remain unpaid after they become due and payable. Interest accrues on a daily basis. Council may write off interest in certain circumstances.

WASTE MANAGEMENT CHARGES

A charge must be made for domestic waste management services for all rateable land where the service is available. There is a set charge for a standard service which includes all waste services. Different charges apply for Vacant Land and for additional services. Contact Waste Management for more information. Ph 1300 434 434.

PENSIONERS

Ratepayers who are eligible pensioners may be entitled to a rebate for rates and charges. A pro-rata rebate proportionate to the number of quarterly periods remaining may apply should you become a pensioner after the issue of this notice. Rebates are only granted in respect of the applicant's principal place of residence. Applications can only be made for the current rating year. 'Eligible pensioners' hold a current Pensioner Concession card, or a TPI or EDA Gold Card.

CHANGE OF POSTAL ADDRESS

Please notify Council in writing if the postal address is incorrect or has changed. This can be submitted via email or online at northernbeaches.nsw.gov.au

CATEGORISATION

A person may apply for a review of their rating category and may appeal against that category. Refer S525 & 526 LGA 1993. **Council must be notified within 30 days if the land use changes (eg. residential to business).**

METHODS OF PAYMENT



TELEPHONE & INTERNET BANKING - BPAY® - Credit cards not accepted

Contact your participating Bank, Credit Union or Building Society to make this payment directly from your savings or cheque account. You will need to quote the biller code and reference number shown on the front of the notice.



TELEPHONE & INTERNET - PAYMENT CARDS - 0.5% surcharge applies

Call 1300 276 468 at any time to pay by phone or on the internet at northernbeaches.nsw.gov.au. Pay by AMEX, MasterCard, VISA or EFTPOS. Maximum payment by payment card is \$50,000. You will need to quote your biller code and reference number shown on the front of the notice.



DIRECT DEBIT - Credit cards not accepted

Allow your rates to be paid automatically from your savings or cheque account. A form is available at Customer Service or at northernbeaches.nsw.gov.au



PAY IN-STORE AT AUSTRALIA POST - Credit cards not accepted

Payment may be made at any Australia Post agency or office by cheque, cash or EFTPOS.



PAYMENT BY MAIL - Credit cards not accepted

Send the deposit slip below with your cheque to:

Northern Beaches Council, PO Box 82, Manly NSW 1655



COUNCIL CUSTOMER SERVICE CENTRE

Pay at any of our Customer Service Centres (Locations on front of notice). Payment can be made by cheque, payment card (EFTPOS, AMEX, MasterCard, Visa only - 0.5% surcharge applies) or cash.



Base Business Services Pty Ltd T/A Ear Candy Music
 PO Box 7221
 WARRINGAH MALL NSW 2100

**RATES AND CHARGES NOTICE
 FOR FINANCIAL YEAR 2021/2022**

003
 R0_713770

Waste, Parking Sticker & general enquiries: 1300 434 434 Rate enquiries only: 8495 5060

| |
|--------------------------------------|
| Reference Number 1437277 |
| Due Date 31/08/2021 |
| Date of Posting 20/07/2021 |

Property Location and Description

INTEREST ACCRUES ON ARREARS AT 6% P.A.

6/52 Sydenham Road BROOKVALE NSW 2100
 Lot 6 SP 31708

| Particulars of Rates and Charges | Rateable Value/Qty | Cents in \$ | Amount(\$) |
|---------------------------------------|-----------------------|--------------|------------|
| Ordinary Business Rate | 01/07/2019 387,800 | 0.433118c/\$ | \$1,679.63 |
| Stormwater Management Services Charge | 21 | Per Property | \$21.00 |



This notice may be paid either in full by the due date shown above or in the four instalments as shown below.

| 1st Instalment | 2nd Instalment | 3rd Instalment | 4th Instalment | | Total Amount Due |
|------------------------|------------------------|------------------------|------------------------|--|------------------|
| 31/08/2021 \$425.33 | 30/11/2021 \$425.10 | 28/02/2022 \$425.10 | 31/05/2022 \$425.10 | Payments made after the 12/07/2021 are not shown on this notice. | \$1,700.63 |

Payment Methods (See over for details) If paying by cheque please return bottom portion of this notice with payment

BPay by phone or internet

Pay by phone with Payment Card*
Call 1300 276 468

Pay online with Payment Card*
Go to northernbeaches.nsw.gov.au

*Charges apply - see over for details

Pay by Mail
Northern Beaches Council,
PO BOX 82,
Manly NSW 1655

Internal use only

POST billpay

Pay in person at Australia Post

*65 1437277

Credit

Date

Name: Base Business Services Pty Ltd T/A
 Reference No.: 1437277
 1st Instalment: \$425.33
 Total Amount: \$1,700.63

Bill Code: 1735
Reference No.: 1437 277

For emailed notices:
northernbeaches.enotices.com.au
 Reference No: **9B53F03DDJ**

Amount paid

\$



Peel Here Slowly

Important Information

Your Rates Assessment

Your rates assessment is calculated using the land value of your property multiplied by the relevant rate. The rate is shown on the notice and is subject to a minimum amount. This year, Council is required to use a land value dated 1 July 2019. If you have any questions about your land value please contact the NSW Valuer General on 1800 110 038

Due Dates and Interest Charges

Any amount brought forward is overdue and should be paid immediately. Current year rates can be paid in full by 31 August (or 30 days after service of the notice, whichever is the latter), or by instalments as shown. If paying by instalments a notice will be sent 30 days prior to the due dates for the second and subsequent instalments. Council is required to charge interest on rates if they become overdue. (See also sections 562, 564, 566 and 567 of Local Government Act in relation to payments and interest charges.)

Change of Postal Address

Please notify Council in writing if the postal address is incorrect or has changed.

Waste Management Charges

A charge must be made for domestic waste management services for all rateable land where the service is available. There is a set charge for a standard service which includes all waste services. Different charges apply for Vacant Land and for additional services. Contact Waste Management for more information. Ph 1300 434 434.

Pensioners

Ratepayers who are eligible pensioners may be entitled to a rebate for rates and charges. A pro-rata rebate proportionate to the number of quarterly periods remaining may apply should you become a pensioner after the issue of this notice. Rebates are only granted in respect of the applicant's principal place of residence. Applications can only be made for the current rating year. 'Eligible pensioners' hold a current Pensioner Concession Card, or a TPI or EDA Gold Card.

Categorisation

A person may apply for a review of their rating category and may appeal against that category. Refer S525 & 526 LGA 1993.

Council must be notified within 30 days if the land use changes (eg. residential to business).

Stormwater Management

A Stormwater Management Services Charge is levied on urban residential or business land (excluding vacant land) for the provision of new stormwater management services in addition to the current level of expenditure for these services already provided and funded by Council's general fund revenue. Should you believe your property is exempt from payment please write to council stating your case for exemption.

Property Description Disclaimer

The property description shown is not certified as being accurate and should not be relied upon in contractual matters or other matters of importance to you. The Land Titles Office should be consulted in these circumstances.

Methods of Payment



Telephone & Internet Banking - Bpay® - Credit Cards Not Accepted

Contact your participating Bank, Credit Union or Building Society to make this payment directly from your savings or cheque account. You will need to quote the biller code and reference number shown on the front of the notice.



Telephone & Internet - Payment Cards - 0.5% surcharge applies

Call 1300 276 468 at any time to pay by phone or on the internet at northernbeaches.nsw.gov.au. Pay by AMEX, MasterCard, VISA or EFTPOS. Maximum payment by payment card is \$50,000. You will need to quote your biller code and reference number shown on the front of the notice.



Direct Debit - Credit Cards Not Accepted

Allow your rates to be paid automatically from your savings or cheque account. A form is available at Council Customer Service Centres or at northernbeaches.nsw.gov.au



Pay In-Store At Australia Post - Credit Cards Not Accepted

Payment may be made at any Australia Post agency or office by cheque, cash or EFTPOS.



Payment By Mail - Credit Cards Not Accepted Rate payments only. No correspondence please.

Send this deposit slip with your cheque to:

Northern Beaches Council
PO Box 82
Manly, NSW 1655



Council Customer Service Centre

Pay at any of our Customer Service Centres (Locations on front of notice). Payment can be made by cheque, payment card (EFTPOS, AMEX, MasterCard, Visa only - 0.5% surcharge applies) or cash.

42010 - Property Expenses - Interest on Loans

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------------------|----------------------------------|-----------------------|-----------------------|--------|
| ROVAS001_6 /52-54SYDE | 6/52-54 Sydenham Road, Brookvale | \$556.05 | \$410.20 | 35.56% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$556.05 | \$410.20 | |

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

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

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|---|--------------------|-------|---------------|--------|------------------|
| Property Expenses - Interest on Loans (42010) | | | | | |
| 6/52-54 Sydenham Road, Brookvale (ROVAS001_6/52-54SYDE) | | | | | |
| 30/06/2022 | 2022 Loan Interest | | 556.05 | | 556.05 DR |
| | | | 556.05 | | 556.05 DR |

Total Debits: 556.05

Total Credits: 0.00

42100 - Property Expenses - Strata Levy Fees

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------------------|----------------------------------|-------------------|-------------------|----------|
| ROVAS001_6 /52-54SYDE | 6/52-54 Sydenham Road, Brookvale | \$8,190.00 | \$11,071.48 | (26.03)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$8,190.00 | \$11,071.48 | |

Supporting Documents

- General Ledger [Report](#)
- a Lot_6_FeeNotice202109 \$2047.50.pdf [ROVAS001_6/52-54SYDE](#)
- i Lot_6_FeeNotice202206 \$2047.50.pdf [ROVAS001_6/52-54SYDE](#)
- d Lot_6_FeeNotice202203 \$2047.50 - MISSING NOV 22 INVOICE WAS PAID.pdf [ROVAS001_6/52-54SYDE](#)

Standard Checklist

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

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|--|-------|-----------------|--------|--------------------|
| Property Expenses - Strata Levy Fees (42100) | | | | | |
| <u>6/52-54 Sydenham Road, Brookvale (ROVAS001_6/52-54SYDE)</u> | | | | | |
| 30/08/2021 | Withdrawal Mobile 8626721 Bpay Jameson & Qtrly Levy | | 2,047.50 | | 2,047.50 DR |
| 30/11/2021 | Withdrawal Mobile 8023889 Bpay Jameson & Quarterly Levy | | 2,047.50 | | 4,095.00 DR |
| 24/02/2022 | Withdrawal Mobile 0428036 Bpay Jameson & Strata Levy March | | 2,047.50 | | 6,142.50 DR |
| 31/05/2022 | Withdrawal Mobile 6063264 Bpay Jameson & Quarterly levy | | 2,047.50 | | 8,190.00 DR |
| | | | 8,190.00 | | 8,190.00 DR |
| Total Debits: | 8,190.00 | | | | |
| Total Credits: | 0.00 | | | | |



Levies Due in September 2021

PO Box 2001 Spit Junction NSW 2088
T: (02) 8969 3300
info@jamesons.com.au
www.jamesons.com.au

Liability limited by a scheme approved
under Professional Standards Legislation

Issued 02/08/2021 on behalf of:

Owners Strata Plan 31708
ABN 84183430545
52-54 Sydenham Road
BROOKVALE NSW 2100

Vernon & Robin Van Eck ITF Rovam Retirement
PO Box 7221
WARRINGAH MALL NSW 2100

for Lot 6 Unit 6/0
Vernon & Robin Van Eck ITF Rovam Retirement
Fund

| Due date | Details | Amounts due (\$) | | Total |
|------------|------------------------------------|------------------|--------------|----------|
| | | Admin Fund | Cap Wrks Fnd | |
| 01/09/2021 | Quarterly Admin/Capital Works Levy | 1,225.00 | 822.50 | 2,047.50 |
| | Total levies due in month | 1,225.00 | 822.50 | 2,047.50 |

| | |
|-------------------------------|-------------------|
| Total of this levy notice | 2,047.50 |
| Levies in arrears | 0.00 |
| Interest on levies in arrears | 0.00 |
| Outstanding owner invoices | 0.00 |
| Subtotal of amount due | 2,047.50 |
| Prepaid | 0.00 |
| Total amount due | \$2,047.50 |
| Payment due 01/09/2021 | |

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
Cheques should be made payable to 'Owners Strata Plan 31708'



*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at www.deft.com.au or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments.

Vernon & Robin Van Eck ITF Rovam
Strata Plan 31708
Lot 6 Unit 6/0



*442 208264549 278096



Billcode 96503



Pay over the Internet by DEFT Online from your *pre-registered bank account at www.deft.com.au



Pay by DEFT Phonepay from your *pre-registered bank account. Call 1300 301 090 or International +612 8232 7395



Credit card payments can be made over the Internet. Log onto www.deft.com.au or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems
GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the billcode and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au

Jameson & Associates Unit Services Pt

DEFT Reference Number

208264549 278096

Amount Due

\$2,047.50

Due Date

01/09/2021

Amount Paid

\$

+208264549 278096 <

000204750<2+



Levies Due in June 2022

PO Box 2001 Spit Junction NSW 2088
T: (02) 8969 3300
info@jamesons.com.au
www.jamesons.com.au

Liability limited by a scheme approved
under Professional Standards Legislation

Issued 29/04/2022 on behalf of:

Owners Strata Plan 31708
ABN 84183430545
52-54 Sydenham Road
BROOKVALE NSW 2100

Vernon & Robin Van Eck ITF Rovam Retirement
PO Box 7221
WARRINGAH MALL NSW 2100

for Lot 6 Unit 6/0
Vernon & Robin Van Eck ITF Rovam Retirement
Fund

| Due date | Details | Amounts due (\$) | | Total |
|------------|------------------------------------|------------------|--------------|----------|
| | | Admin Fund | Cap Wrks Fnd | |
| 01/06/2022 | Quarterly Admin/Capital Works Levy | 525.00 | 1,522.50 | 2,047.50 |
| | Total levies due in month | 525.00 | 1,522.50 | 2,047.50 |

| | |
|-------------------------------|-------------------|
| Total of this levy notice | 2,047.50 |
| Levies in arrears | 0.00 |
| Interest on levies in arrears | 0.00 |
| Outstanding owner invoices | 0.00 |
| Subtotal of amount due | 2,047.50 |
| Prepaid | 0.00 |
| Total amount due | \$2,047.50 |

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
Cheques should be made payable to 'Owners Strata Plan 31708'

Levy Payment due 01/06/2022



DEFT
PAYMENT SYSTEMS

*Registration is required for payments from cheque or savings accounts. Please complete registration at www.deft.com.au. You do not need to re-register for the internet service if already registered.



Billcode 96503



Pay over the Internet from your Bank account. Register at www.deft.com.au



Pay over the phone from your Bank account. Register at www.deft.com.au



Credit card payments can be made over the Internet. Log onto www.deft.com.au or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems
GPO Box 4690, Sydney NSW 2001

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the billcode and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au

Jameson & Associates Unit Services Pt

DEFT Reference Number

208264549278096

Amount Due

\$2,047.50

Due Date

01/06/2022

Amount Paid

\$

Vernon & Robin Van Eck ITF Rovam

Strata Plan 31708

Lot 6

Unit 6/0



*496 208264549 278096



Post Billpay

Pay in-store at Australia Post.

+208264549 278096 <

000204750<2+



Levies Due in March 2022

PO Box 2001 Spit Junction NSW 2088
T: (02) 8969 3300
info@jamesons.com.au
www.jamesons.com.au

Liability limited by a scheme approved
under Professional Standards Legislation

Issued 31/01/2022 on behalf of:

Owners Strata Plan 31708
ABN 84183430545
52-54 Sydenham Road
BROOKVALE NSW 2100

Vernon & Robin Van Eck ITF Rovam Retirement
PO Box 7221
WARRINGAH MALL NSW 2100

for Lot 6 Unit 6/0
Vernon & Robin Van Eck ITF Rovam Retirement
Fund

| Due date | Details | Amounts due (\$) | | Total |
|------------|------------------------------------|------------------|--------------|----------|
| | | Admin Fund | Cap Wrks Fnd | |
| 01/03/2022 | Quarterly Admin/Capital Works Levy | 525.00 | 1,522.50 | 2,047.50 |
| | Total levies due in month | 525.00 | 1,522.50 | 2,047.50 |

| | |
|-------------------------------|-------------------|
| Total of this levy notice | 2,047.50 |
| Levies in arrears | 0.00 |
| Interest on levies in arrears | 0.00 |
| Outstanding owner invoices | 0.00 |
| Subtotal of amount due | 2,047.50 |
| Prepaid | 0.00 |
| Total amount due | \$2,047.50 |

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
Cheques should be made payable to 'Owners Strata Plan 31708'

Levy Payment due 01/03/2022



DEFT
PAYMENT SYSTEMS

*Registration is required for payments from cheque or savings accounts. Please complete registration at www.deft.com.au. You do not need to re-register for the internet service if already registered.

Vernon & Robin Van Eck ITF Rovam
Strata Plan 31708
Lot 6 Unit 6/0



*496 208264549 278096



Billcode 96503



Pay over the Internet from your Bank account. Register at www.deft.com.au



Pay over the phone from your Bank account. Register at www.deft.com.au



Credit card payments can be made over the Internet. Log onto www.deft.com.au or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems
GPO Box 4690, Sydney NSW 2001



Pay in-store at Australia Post.

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the billcode and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au

Jameson & Associates Unit Services Pt

DEFT Reference Number

208264549278096

Amount Due

\$2,047.50

Due Date

01/03/2022

Amount Paid

\$

+208264549 278096 <

000204750<2+

42150 - Property Expenses - Water Rates

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------------------|----------------------------------|-----------------------|-----------------------|--------|
| ROVAS001_6 /52-54SYDE | 6/52-54 Sydenham Road, Brookvale | \$578.93 | \$472.95 | 22.41% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$578.93 | \$472.95 | |

Supporting Documents

- General Ledger [Report](#)
- g Sydney Water May 2022 \$147.22.pdf [ROVAS001_6/52-54SYDE](#)
- l Sydney Water Feb 2022 \$146.04.pdf [ROVAS001_6/52-54SYDE](#)
- j Sydney Water August 2021 \$157.59.pdf [ROVAS001_6/52-54SYDE](#)
- k Sydney Water November 2021 \$128.08.pdf [ROVAS001_6/52-54SYDE](#)

Standard Checklist

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

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|---|-------|---------------|--------|------------------|
| Property Expenses - Water Rates (42150) | | | | | |
| <u>6/52-54 Sydenham Road, Brookvale (ROVAS001_6/52-54SYDE)</u> | | | | | |
| 09/08/2021 | Withdrawal Mobile 1405322 Bpay Sydney Wat Sydney Water | | 157.59 | | 157.59 DR |
| 10/11/2021 | Withdrawal Online 0964217 Bpay Sydney Wat Sydney Water | | 128.08 | | 285.67 DR |
| 21/02/2022 | Withdrawal Mobile 1800256 Bpay Sydney Wat Sydney Water | | 146.04 | | 431.71 DR |
| 20/05/2022 | Withdrawal Mobile 8264356 Bpay Sydney Wat | | 147.22 | | 578.93 DR |
| | | | 578.93 | | 578.93 DR |

Total Debits: 578.93

Total Credits: 0.00

| Last bill | Payments | Balance | This bill | Total amount due |
|-----------|----------|---------|-----------|------------------|
| \$146.04 | \$146.04 | \$0.00 | \$147.22 | \$147.22 |

BASE BUSINESS SERVICES PTY LTD
 ATTN: MR & MRS V & R VAN ECK
 361 PITTWATER RD
 NORTH MANLY NSW 2100

Please pay by
23/05/22

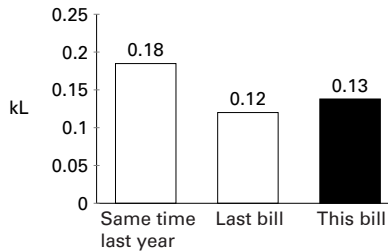
Account number
4674 551

Account for industrial property

U 6/52 Sydenham Rd Brookvale

| | | |
|---------------------------------|---|-----------------|
| Fixed charges - GST free | 1 Apr 22 - 30 Jun 22 | \$ |
| Water service | | 12.22 |
| Wastewater (sewerage) service | | 95.55 |
| Usage charges - GST free | 3 Feb 22 - 30 Apr 22 | |
| Water | 03/02 - 30/04 12 kL at \$2.3800 a kL <i>See over for details</i> | 28.56 |
| Wastewater | 03/02 - 30/04 9 kL at \$1.2100 a kL <i>See over for details</i> | 10.89 |
| Total amount due | | \$147.22 |

Your average daily usage



How much water did you use?

Continued over



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 4674 551 0001

Online ID: 7558884

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

4674 551 0001



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

23/05/22



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$147.22

TRAN CODE: 831
 USER CODE: 066859
 CUSTOMER REFERENCE NUMBER: 000046745510001

Account for industrial property**U 6/52 Sydenham Rd Brookvale****Water meter details****Meter Reading Period:** 3 Feb 22 - 30 Apr 22

| Meter No. | This Reading | Last Reading | Consumption (kL) |
|-----------|--------------|--------------|------------------|
| BDQA4439 | 996 | 984 | 12 |

Total water used in 87 days was 12 kilolitres

Meters on property used to calculate service charge: 1

1 x 20mm meter

Customer information

- New pricing will take effect from 1 July 2022. As soon as the Independent Pricing and Regulatory Tribunal (IPART) finalises the prices, we will post them on our web site at sydneywater.com.au/ourprices
- A discharge factor of 78% has been applied to your property.
- You can view the Quarterly Drinking Water Quality report at sydneywater.com.au/wateranalysis
- You can find out about rebates for service interruptions in *Our contract with you* which is available at sydneywater.com.au/contract. In most cases, we'll automatically apply a rebate to your next bill so you don't need to contact us.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions or a regular payment arrangement. **Call us on 13 20 92.**
- A late payment fee of \$5.33 (including \$0.48 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 4.10% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account, service outages and interruptions. If necessary, we may exchange contact information with local councils to ensure your bills get to you. For more information about how we handle your personal information, visit sydneywater.com.au/privacy.
- You can read the latest edition of our Waterwrap newsletter at sydneywater.com.au/waterwrap

Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.



*242 46745510001

Pay at any Post Office by cash or cheque
 Online: Postbillpay.com.au
 Phone: 13 18 16 Biller code 0242

Payment number**4674 551 0001****Total amount due****\$147.22**

Mail payments: Return slip and cheque
 (no staples) payable to Sydney Water.
 Send to:
Sydney Water
PO Box 339 Silverwater NSW 2128



Centrepay payments: call Centrelink to
 arrange regular Centrepay deductions.
 Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit
sydneywater.com.au/addresschanges
 to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
 如果您需要傳譯員的協助，請致電以上的號碼。
 Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
 Se vi serve un interprete, telefonate al numero indicato sopra.
 통역사기 필요하시면 위의 번호로 전화하십시오.
 Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

| Last bill | Payments | Balance | This bill | Total amount due |
|-----------|----------|---------|-----------|------------------|
| \$128.08 | \$128.08 | \$0.00 | \$146.04 | \$146.04 |

BASE BUSINESS SERVICES PTY LTD
 ATTN: MR & MRS V & R VAN ECK
 361 PITTWATER RD
 NORTH MANLY NSW 2100

Please pay by
23/02/22

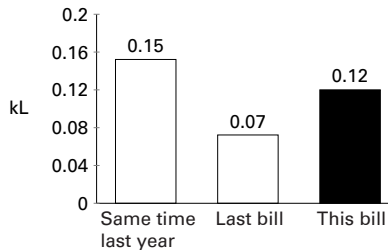
Account number
4674 551

Account for industrial property

U 6/52 Sydenham Rd Brookvale

| Fixed charges - GST free | 1 Jan 22 - 31 Mar 22 | \$ |
|---------------------------------|----------------------|--|
| Water service | | 12.08 |
| Wastewater (sewerage) service | | 94.51 |
| Usage charges - GST free | | |
| | 26 Oct 21 - 2 Feb 22 | |
| Water | 26/10 - 02/02 | 12 kL at \$2.3800 a kL <i>See over for details</i> |
| Wastewater | 26/10 - 02/02 | 9 kL at \$1.2100 a kL <i>See over for details</i> |
| Total amount due | | \$146.04 |

Your average daily usage



How much water did you use?

Continued over



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 4674 551 0001

Online ID: 7558884

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

4674 551 0001



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

23/02/22



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$146.04

TRAN CODE: 831 USER CODE: 066859 CUSTOMER REFERENCE NUMBER: 000046745510001

Account for industrial property**U 6/52 Sydenham Rd Brookvale****Water meter details****Meter Reading Period:** 26 Oct 21 - 2 Feb 22

| Meter No. | This Reading | Last Reading | Consumption (kL) |
|-----------|--------------|--------------|------------------|
| BDQA4439 | 984 | 972 | 12 |

Total water used in 100 days was 12 kilolitres

Meters on property used to calculate service charge: 1

1 x 20mm meter

Customer information

- A discharge factor of 78% has been applied to your property.
- You can view the Quarterly Drinking Water Quality report at sydneywater.com.au/wateranalysis
- You can find out about rebates for service interruptions in *Our contract with you* which is available at sydneywater.com.au/contract. In most cases, we'll automatically apply a rebate to your next bill so you don't need to contact us.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions or a regular payment arrangement. **Call us on 13 20 92.**
- A late payment fee of \$5.33 (including \$0.48 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 4.10% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account, service outages and interruptions. If necessary, we may exchange contact information with local councils to ensure your bills get to you. For more information about how we handle your personal information, visit sydneywater.com.au/privacy.
- You can read the latest edition of our Waterwrap newsletter at sydneywater.com.au/waterwrap

Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.



*242 46745510001

Pay at any Post Office by cash or cheque
 Online: Postbillpay.com.au
 Phone: 13 18 16 Biller code 0242

Payment number**4674 551 0001****Total amount due****\$146.04**

Mail payments: Return slip and cheque
 (no staples) payable to Sydney Water.

Send to:

Sydney Water
PO Box 339 Silverwater NSW 2128



Centrepay payments: call Centrelink to
 arrange regular Centrepay deductions.
 Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit
sydneywater.com.au/addresschanges
 to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
 如果您需要傳譯員的協助，請致電以上的號碼。
 Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
 Se vi serve un interprete, telefonate al numero indicato sopra.
 통역사기 필요하시면 위의 번호로 전화하십시오.
 Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

| Last bill | Payments | Balance | This bill | Total amount due |
|-----------|----------|---------|-----------|------------------|
| \$160.01 | \$160.01 | \$0.00 | \$157.59 | \$157.59 |

BASE BUSINESS SERVICES PTY LTD
 ATTN: MR & MRS V & R VAN ECK
 361 PITTWATER RD
 NORTH MANLY NSW 2100

Please pay by
24/08/21

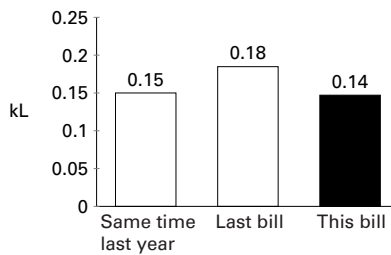
Account number
4674 551

Account for industrial property

U 6/52 Sydenham Rd Brookvale

| Fixed charges - GST free | 1 Jul 21 - 30 Sep 21 | \$ | |
|---------------------------------|----------------------|---|-------|
| Water service | | 12.35 | |
| Wastewater (sewerage) service | | 96.61 | |
| Usage charges - GST free | | | |
| 24 Apr 21 - 3 Aug 21 | | | |
| Water | 24/04 - 30/06 | 10 kL at \$2.3500 a kL | 23.50 |
| | 01/07 - 03/08 | 5 kL at \$2.3800 a kL <i>See over for details</i> | 11.90 |
| Wastewater | 24/04 - 30/06 | 8 kL at \$1.2000 a kL | 9.60 |
| | 01/07 - 03/08 | 3 kL at \$1.2100 a kL <i>See over for details</i> | 3.63 |
| Total amount due | | \$157.59 | |

Your average daily usage



How much water did you use?

Continued over



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 4674 551 0001

Online ID: 7558884

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

4674 551 0001



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

24/08/21



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$157.59

TRAN CODE USER CODE CUSTOMER REFERENCE NUMBER
 831 066859 000046745510001

Account for industrial property**U 6/52 Sydenham Rd Brookvale****Water meter details****Meter Reading Period:** 24 Apr 21 - 3 Aug 21

| Meter No. | This Reading | Last Reading | Consumption (kL) |
|-----------|--------------|--------------|------------------|
| BDQA4439 | 966 | 951 | 15 |

Total water used in 102 days was 15 kilolitres

Meters on property used to calculate service charge: 1

1 x 20mm meter

Customer information

- The Independent Pricing and Regulatory Tribunal (IPART) has determined new prices for service and usage charges from 1 July 2021. For more information about our new price determination and projects we'll be investing in, please visit sydneywater.com.au/ourprices.
- COVID-19 measures may have impacted the timing of your bill this quarter. For more information visit sydneywater.com.au/covid
- A discharge factor of 78% has been applied to your property.
- You can view the Quarterly Drinking Water Quality report at sydneywater.com.au/wateranalysis
- You can find out about rebates for service interruptions in *Our contract with you* which is available at sydneywater.com.au/contract. In most cases, we'll automatically apply a rebate to your next bill so you don't need to contact us.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions or a regular payment arrangement. **Call us on 13 20 92.**
- A late payment fee of \$5.33 (including \$0.48 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 4.10% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account, service outages and interruptions. If necessary, we may exchange contact information with local councils to ensure your bills get to you. For more information about how we handle your personal information, visit sydneywater.com.au/privacy.
- You can read the latest edition of our Waterwrap newsletter at sydneywater.com.au/waterwrap

Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.



*242 46745510001

Pay at any Post Office by cash or cheque
 Online: Postbillpay.com.au
 Phone: 13 18 16 Biller code 0242

Payment number**4674 551 0001****Total amount due****\$157.59****Mail payments:** Return slip and cheque (no staples) payable to Sydney Water.

Send to:

Sydney Water
PO Box 339 Silverwater NSW 2128



Centrepay payments: call Centrelink to arrange regular Centrepay deductions.
 Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit sydneywater.com.au/addresschanges to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
 如果您需要傳譯員的協助，請致電以上的號碼。
 Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
 Se vi serve un interprete, telefonate al numero indicato sopra.
 통역사기 필요하시면 위의 번호로 전화하십시오.
 Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

| Last bill | Payments | Balance | This bill | Total amount due |
|-----------|----------|---------|-----------|------------------|
| \$157.59 | \$157.59 | \$0.00 | \$128.08 | \$128.08 |

BASE BUSINESS SERVICES PTY LTD
 ATTN: MR & MRS V & R VAN ECK
 361 PITTWATER RD
 NORTH MANLY NSW 2100

Please pay by
15/11/21

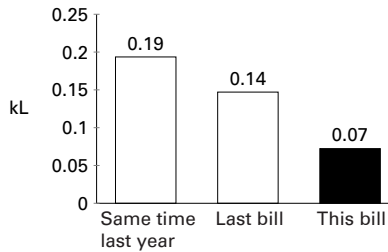
Account number
4674 551

Account for industrial property

U 6/52 Sydenham Rd Brookvale

| | | |
|---------------------------------|----------------------|---|
| Fixed charges - GST free | 1 Oct 21 - 31 Dec 21 | \$ |
| Water service | | 12.35 |
| Wastewater (sewerage) service | | 96.61 |
| Usage charges - GST free | 4 Aug 21 - 25 Oct 21 | |
| Water | 04/08 - 25/10 | 6 kL at \$2.3800 a kL <i>See over for details</i> |
| Wastewater | 04/08 - 25/10 | 4 kL at \$1.2100 a kL <i>See over for details</i> |
| Total amount due | | \$128.08 |

Your average daily usage



How much water did you use?

Continued over



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 4674 551 0001

Online ID: 7558884

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

4674 551 0001



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

15/11/21



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$128.08

TRAN CODE USER CODE CUSTOMER REFERENCE NUMBER
 831 066859 000046745510001

Account for industrial property**U 6/52 Sydenham Rd Brookvale****Water meter details****Meter Reading Period:** 4 Aug 21 - 25 Oct 21

| Meter No. | This Reading | Last Reading | Consumption (kL) |
|-----------|--------------|--------------|------------------|
| BDQA4439 | 972 | 966 | 6 |

Total water used in 83 days was 6 kilolitres

Meters on property used to calculate service charge: 1

1 x 20mm meter

Customer information

- A discharge factor of 78% has been applied to your property.
- You can view the Quarterly Drinking Water Quality report at sydneywater.com.au/wateranalysis
- You can find out about rebates for service interruptions in *Our contract with you* which is available at sydneywater.com.au/contract. In most cases, we'll automatically apply a rebate to your next bill so you don't need to contact us.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions or a regular payment arrangement. **Call us on 13 20 92.**
- A late payment fee of \$5.33 (including \$0.48 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 4.10% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account, service outages and interruptions. If necessary, we may exchange contact information with local councils to ensure your bills get to you. For more information about how we handle your personal information, visit sydneywater.com.au/privacy.
- You can read the latest edition of our Waterwrap newsletter at sydneywater.com.au/waterwrap

Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.



*242 46745510001

Pay at any Post Office by cash or cheque
 Online: Postbillpay.com.au
 Phone: 13 18 16 Biller code 0242

Payment number**4674 551 0001****Total amount due****\$128.08****Mail payments:** Return slip and cheque (no staples) payable to Sydney Water.

Send to:

Sydney Water**PO Box 339 Silverwater NSW 2128**

Centrepay payments: call Centrelink to arrange regular Centrepay deductions.
 Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit sydneywater.com.au/addresschanges to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
 如果您需要傳譯員的協助，請致電以上的號碼。
 Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
 Se vi serve un interprete, telefonate al numero indicato sopra.
 통역사기 필요하시면 위의 번호로 전화하십시오.
 Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

48500 - Income Tax Expense

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--------------------|-------------------|-------------------|---------|
| 48500 | Income Tax Expense | \$29,674.95 | \$8,560.25 | 246.66% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$29,674.95 | \$8,560.25 | |

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--------------------------------|-------------------|-------------------|---------|
| 49000 | Profit/Loss Allocation Account | \$268,157.39 | \$75,174.85 | 256.71% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$268,157.39 | \$75,174.85 | |

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | Opening Balance | Contribution Income | Earnings | Member Payments | Tax & Fees | Closing Balance | Change |
|--------------|--|------------------------|----------------------------|-----------------|------------------------|-----------------------|------------------------|--------|
| VANROB00001A | Van Eck, Robin May - Accumulation (Accumulation) | (\$257,645.05) | | (\$115,678.77) | \$389.89 | \$11,507.88 | (\$361,426.05) | 40.28% |
| VANVER00001A | Van Eck, Vernon - Accumulation (Accumulation) | (\$410,953.62) | | (\$184,240.26) | \$1,696.80 | \$18,167.07 | (\$575,330.01) | 40% |
| TOTAL | | Opening Balance | Contribution Income | Earnings | Member Payments | Tax & Fees | Closing Balance | |
| | | (\$668,598.67) | | (\$299,919.03) | \$2,086.69 | \$29,674.95 | (\$936,756.06) | |

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Rovan Retirement Fund

Members Statement

Robin May Van Eck
 5/87 Howard Avenue
 Dee Why, New South Wales, 2099, Australia

Your Details

| | | | |
|----------------------------|--------------------|--------------------------|------------|
| Date of Birth : | Provided | Nominated Beneficiaries: | N/A |
| Age: | 47 | Nomination Type: | N/A |
| Tax File Number: | Provided | Vested Benefits: | 361,426.05 |
| Date Joined Fund: | 03/02/2008 | Total Death Benefit: | 679,696.05 |
| Service Period Start Date: | 05/03/2001 | Current Salary: | 0.00 |
| Date Left Fund: | | Previous Salary: | 0.00 |
| Member Code: | VANROB00001A | Disability Benefit: | 0.00 |
| Account Start Date: | 03/02/2008 | | |
| Account Phase: | Accumulation Phase | | |
| Account Description: | Accumulation | | |

Your Balance

| | |
|--------------------------------|------------|
| Total Benefits | 361,426.05 |
| <u>Preservation Components</u> | |
| Preserved | 361,426.05 |
| Unrestricted Non Preserved | |
| Restricted Non Preserved | |
| <u>Tax Components</u> | |
| Tax Free | 500.00 |
| Taxable | 360,926.05 |

Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|------------|
| Opening balance at 01/07/2021 | 257,645.05 | 228,394.36 |
| <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 | 115,678.77 | 32,952.75 |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | | |
| Contributions Tax | | |
| Income Tax | 11,507.88 | 3,349.22 |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | |
| Insurance Policy Premiums Paid | 389.89 | 352.84 |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | | |
| Closing balance at 30/06/2022 | 361,426.05 | 257,645.05 |

Rovan Retirement Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Robin May Van Eck
Trustee

Vernon Van Eck
Trustee

Rovan Retirement Fund

Members Statement

Vernon Van Eck
 5/87 Howard Avenue
 Dee Why, New South Wales, 2099, Australia

Your Details

| | | | |
|----------------------------|--------------------|--------------------------|------------|
| Date of Birth : | Provided | Nominated Beneficiaries: | N/A |
| Age: | 58 | Nomination Type: | N/A |
| Tax File Number: | Provided | Vested Benefits: | 575,330.01 |
| Date Joined Fund: | 03/02/2008 | Total Death Benefit: | 903,148.01 |
| Service Period Start Date: | 05/03/2001 | Current Salary: | 0.00 |
| Date Left Fund: | | Previous Salary: | 0.00 |
| Member Code: | VANVER00001A | Disability Benefit: | 0.00 |
| Account Start Date: | 03/02/2008 | | |
| Account Phase: | Accumulation Phase | | |
| Account Description: | Accumulation | | |

Your Balance

| | |
|--------------------------------|------------|
| Total Benefits | 575,330.01 |
| <u>Preservation Components</u> | |
| Preserved | 575,330.01 |
| Unrestricted Non Preserved | |
| Restricted Non Preserved | |
| <u>Tax Components</u> | |
| Tax Free | |
| Taxable | 575,330.01 |

Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|------------|
| Opening balance at 01/07/2021 | 410,953.62 | 365,029.46 |
| <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 | 184,240.26 | 52,594.36 |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | | |
| Contributions Tax | | |
| Income Tax | 18,167.07 | 5,211.03 |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | |
| Insurance Policy Premiums Paid | 1,696.80 | 1,459.17 |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | | |
| Closing balance at 30/06/2022 | 575,330.01 | 410,953.62 |

Rovan Retirement Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Robin May Van Eck
Trustee

Vernon Van Eck
Trustee

Rovan Retirement Fund
Members Summary

As at 30 June 2022

| Opening Balances | Increases | | | | Decreases | | | | | Closing Balance | |
|------------------------------------|---------------|--------------|-------------------|--------------------|---------------|-------------------|------------------|---------------------------------|--------------------|-----------------|-------------------|
| | Contributions | Transfers In | Net Earnings | Insurance Proceeds | Pensions Paid | Contributions Tax | Taxes Paid | Benefits Paid/ Transfers Out | Insurance Premiums | | Member Expenses |
| Robin May Van Eck (Age: 47) | | | | | | | | | | | |
| VANROB00001A - Accumulation | | | | | | | | | | | |
| 257,645.05 | | | 115,678.77 | | | | 11,507.88 | | 389.89 | | 361,426.05 |
| 257,645.05 | | | 115,678.77 | | | | 11,507.88 | | 389.89 | | 361,426.05 |
| Vernon Van Eck (Age: 58) | | | | | | | | | | | |
| VANVER00001A - Accumulation | | | | | | | | | | | |
| 410,953.62 | | | 184,240.26 | | | | 18,167.07 | | 1,696.80 | | 575,330.01 |
| 410,953.62 | | | 184,240.26 | | | | 18,167.07 | | 1,696.80 | | 575,330.01 |
| 668,598.67 | | | 299,919.03 | | | | 29,674.95 | | 2,086.69 | | 936,756.06 |

60400 - Bank Accounts

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|----------------------|------------------------------|-------------------|-------------------|----------|
| WBC103044 | Westpac Cash Manager 10-3044 | \$4,981.98 | \$4,673.47 | 6.6% |
| Westpac eSaver 87-77 | Westpac eSaver 87-7751 | \$12,819.04 | \$15,763.16 | (18.68)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$17,801.02 | \$20,436.63 | |

Supporting Documents

- Bank Statement Report [Report](#)
- WES ROVAN STATEMENT 56.pdf [WBC103044](#)
- WES ROVAN STATEMENT 58.pdf [WBC103044](#)
- WES ROVAN STATEMENT 57.pdf [WBC103044](#)
- WES ROVAN STATEMENT 59.pdf [WBC103044](#)
- WES ROVAN STATEMENT 55.pdf [WBC103044](#)
- WES ROVAN STATEMENT 60.pdf [WBC103044](#)
- WES ESAVE STATEMENT 23.pdf [Westpac eSaver 87-77](#)
- WES ESAVE STATEMENT 21.pdf [Westpac eSaver 87-77](#)
- WES ESAVE STATEMENT 22.pdf [Westpac eSaver 87-77](#)

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

Rovan Retirement Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / WBC103044

Account Name: Westpac Cash Manager 10-3044

BSB and Account Number: 032003 103044

| | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| Opening Balance | - | Total Debits | + | Total Credits | = | Closing Balance |
| \$ 4,673.47 | | \$ 14,695.25 | | \$ 15,003.76 | | \$ 4,981.98 |

Data Feed Used

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 01/07/2021 | Opening Balance | | | 4,673.47 | | |
| 01/07/2021 | Account-Keeping Fee | 5.00 | | 4,668.47 | | |
| 13/07/2021 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 4,636.28 | | |
| 13/07/2021 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 4,496.78 | | |
| 30/07/2021 | Interest Paid | | 0.18 | 4,496.96 | | |
| 02/08/2021 | Account-Keeping Fee | 5.00 | | 4,491.96 | | |
| 04/08/2021 | Deposit Online 2536823 Pymt Ear Candy | | 1,500.00 | 5,991.96 | | |
| 09/08/2021 | Withdrawal Mobile 1405322 Bpay Sydney Wat Sydney Water | 157.59 | | 5,834.37 | | |
| 13/08/2021 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 5,802.18 | | |
| 13/08/2021 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 5,662.68 | | |
| 30/08/2021 | Withdrawal Mobile 4746229 Bpay Nb Council Rates 1st instalme | 425.33 | | 5,237.35 | | |
| 30/08/2021 | Withdrawal Mobile 8626721 Bpay Jameson & Qtrly Levy | 2,047.50 | | 3,189.85 | | |
| 31/08/2021 | Interest Paid | | 0.23 | 3,190.08 | | |
| 01/09/2021 | Account-Keeping Fee | 5.00 | | 3,185.08 | | |
| 03/09/2021 | Interest Paid | | 0.01 | 3,185.09 | | |
| 13/09/2021 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 3,152.90 | | |
| 13/09/2021 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 3,013.40 | | |

Rovan Retirement Fund**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 30/09/2021 | Interest Paid | | 0.11 | 3,013.51 | | |
| 13/10/2021 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 2,981.32 | | |
| 13/10/2021 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 2,841.82 | | |
| 18/10/2021 | Withdrawal Online 9097826 Bpay Tax Office Tax Office | 1,015.00 | | 1,826.82 | | |
| 01/11/2021 | Withdrawal Online 1451218 Tfr Westpac Cho Rov Int Trustees | 488.00 | | 1,338.82 | | |
| 04/11/2021 | Deposit Online 2631259 Pymt Ear Candy | | 1,500.00 | 2,838.82 | | |
| 10/11/2021 | Withdrawal Online 0964217 Bpay Sydney Wat Sydney Water | 128.08 | | 2,710.74 | | |
| 15/11/2021 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 2,678.55 | | |
| 15/11/2021 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 2,539.05 | | |
| 29/11/2021 | Withdrawal Mobile 3506084 Bpay Nb Council Rates Instalment 2 | 425.10 | | 2,113.95 | | |
| 30/11/2021 | Withdrawal Mobile 8023889 Bpay Jameson & Quarterly Levy | 2,047.50 | | 66.45 | | |
| 01/12/2021 | Deposit Online 2264886 Tfr Westpac esa Trf Frm Esav [Withdrawal Online 1264884 Tfr Westpac 55+ Trf To Rov] | | 3,000.00 | 3,066.45 | | |
| 06/12/2021 | Deposit Online 2404719 Pymt Ear Candy | | 1,500.00 | 4,566.45 | | |
| 13/12/2021 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 4,534.26 | | |
| 13/12/2021 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 4,394.76 | | |
| 31/12/2021 | Interest Paid | | 0.37 | 4,395.13 | | |
| 04/01/2022 | Deposit Online 2531816 Pymt Ear Candy | | 1,500.00 | 5,895.13 | | |
| 13/01/2022 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 5,862.94 | | |
| 13/01/2022 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 5,723.44 | | |
| 14/02/2022 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 5,691.25 | | |
| 14/02/2022 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 5,551.75 | | |

Rovan Retirement Fund**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 21/02/2022 | Withdrawal Mobile 1800256 Bpay Sydney Wat Sydney Water | 146.04 | | 5,405.71 | | |
| 21/02/2022 | Withdrawal Mobile 3439247 Bpay Nb Council | 425.10 | | 4,980.61 | | |
| 24/02/2022 | Withdrawal Mobile 0428036 Bpay Jameson & Strata Levy March | 2,047.50 | | 2,933.11 | | |
| 04/03/2022 | Deposit Online 2602285 Pymt Ear Candy | | 1,500.00 | 4,433.11 | | |
| 14/03/2022 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 4,400.92 | | |
| 14/03/2022 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 4,261.42 | | |
| 31/03/2022 | Interest Paid | | 0.61 | 4,262.03 | | |
| 04/04/2022 | Deposit Online 2649411 Pymt Ear Candy | | 1,500.00 | 5,762.03 | | |
| 13/04/2022 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 5,729.84 | | |
| 13/04/2022 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 5,590.34 | | |
| 04/05/2022 | Deposit Online 2444093 Pymt Ear Candy | | 1,500.00 | 7,090.34 | | |
| 11/05/2022 | Withdrawal Online 1500042 Tfr Westpac Cho Personal Interest | 621.00 | | 6,469.34 | | |
| 13/05/2022 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 6,437.15 | | |
| 13/05/2022 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 6,297.65 | | |
| 20/05/2022 | Withdrawal Mobile 8264356 Bpay Sydney Wat | 147.22 | | 6,150.43 | | |
| 30/05/2022 | Withdrawal Mobile 9368490 Bpay Nb Council | 425.10 | | 5,725.33 | | |
| 31/05/2022 | Withdrawal Mobile 6063264 Bpay Jameson & Quarterly levy | 2,047.50 | | 3,677.83 | | |
| 06/06/2022 | Deposit Online 2369321 Pymt Ear Candy | | 1,500.00 | 5,177.83 | | |
| 14/06/2022 | Payment By Authority To Zurich Life M015476 3F | 35.80 | | 5,142.03 | | |
| 14/06/2022 | Payment By Authority To Zurich Life M015482 3F | 162.30 | | 4,979.73 | | |
| 30/06/2022 | Interest Paid | | 2.25 | 4,981.98 | | |

Rovan Retirement Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|-----------------|------------------|------------------|----------------------|-------------------------|----------------|
| 30/06/2022 | CLOSING BALANCE | | | 4,981.98 | | |
| | | <u>14,695.25</u> | <u>15,003.76</u> | | | |

Rovan Retirement Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / Westpac eSaver 87-77

Account Name: Westpac eSaver 87-7751

BSB and Account Number:

| Opening Balance | - | Total Debits | + | Total Credits | = | Closing Balance | Data Feed Used |
|-----------------|---|--------------|---|---------------|---|-----------------|----------------|
| \$ 15,763.16 | | \$ 3,000.00 | | \$ 55.88 | | \$ 12,819.04 | |

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 01/07/2021 | Opening Balance | | | 15,763.16 | | |
| 30/07/2021 | Interest Paid - Introductory | | 1.29 | 15,764.45 | | |
| 30/07/2021 | Interest Paid | | 3.23 | 15,767.68 | | |
| 24/08/2021 | Interest Paid - Introductory | | 1.03 | 15,768.71 | | |
| 31/08/2021 | Interest Paid - Introductory | | 0.90 | 15,769.61 | | |
| 31/08/2021 | Interest Paid | | 3.45 | 15,773.06 | | |
| 30/09/2021 | Interest Paid | | 3.24 | 15,776.30 | | |
| 30/09/2021 | Interest Paid - Introductory | | 3.88 | 15,780.18 | | |
| 29/10/2021 | Interest Paid | | 3.13 | 15,783.31 | | |
| 29/10/2021 | Interest Paid - Introductory | | 3.76 | 15,787.07 | | |
| 30/11/2021 | Interest Paid | | 3.45 | 15,790.52 | | |
| 30/11/2021 | Interest Paid - Introductory | | 4.15 | 15,794.67 | | |
| 01/12/2021 | Deposit Online 2264886 Tfr Westpac esa Trf Frm Esav [Withdrawal Online 1264884 Tfr Westpac 55+ Trf To Rov] | 3,000.00 | | 12,794.67 | | |
| 31/12/2021 | Interest Paid | | 2.73 | 12,797.40 | | |
| 31/12/2021 | Interest Paid - Introductory | | 3.28 | 12,800.68 | | |
| 31/01/2022 | Interest Paid - Introductory | | 2.52 | 12,803.20 | | |

Rovan Retirement Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|-----------------|-----------------|--------------|----------------------|-------------------------|----------------|
| 31/01/2022 | Interest Paid | | 2.71 | 12,805.91 | | |
| 28/02/2022 | Interest Paid | | 2.45 | 12,808.36 | | |
| 31/03/2022 | Interest Paid | | 2.71 | 12,811.07 | | |
| 29/04/2022 | Interest Paid | | 2.54 | 12,813.61 | | |
| 31/05/2022 | Interest Paid | | 2.80 | 12,816.41 | | |
| 30/06/2022 | Interest Paid | | 2.63 | 12,819.04 | | |
| 30/06/2022 | CLOSING BALANCE | | | 12,819.04 | | |
| | | <u>3,000.00</u> | <u>55.88</u> | | | |

Rovan Retirement Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 85500 / ROVAS001_6/52-54SYDE
Account Name: 6/52-54 Sydenham Road, Brookvale (Loan from Trustees)

BSB and Account Number:

| | | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|-----------------------|
| Opening Balance | - | Total Debits | + | Total Credits | = | Closing Balance | Data Feed Used |
| \$ (9,312.93) | | | | \$ 77.80 | | \$ (9,235.13) | |

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 01/07/2021 | Opening Balance | | | (9,312.93) | | |
| 01/11/2021 | Withdrawal Online 1451218 Tfr Westpac Cho Rov Int Trustees | | 77.80 | (9,235.13) | | |
| 30/06/2022 | CLOSING BALANCE | | | (9,235.13) | | |
| | | | 77.80 | | | |



Statement Period
03 September 2021 - 24 September 2021

Westpac 55+ and Retired

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-003 103 044

| | |
|-----------------|--------------|
| Opening Balance | + \$3,185.09 |
| Total Credits | + \$0.00 |
| Total Debits | - \$171.69 |
| Closing Balance | + \$3,013.40 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | Portion of balance to \$9999 | Portion of balance over \$9999 to \$49999 | Portion of balance over \$49999 to \$249999 | Portion of balance over \$249999 |
|----------------|---------------------------------|--|--|-------------------------------------|
| 03 Sep 2021 | 0.05 % | 0.05 % | 0.20 % | 0.40 % |
| 17 Sep 2021 | 0.05 % | 0.05 % | 0.15 % | 0.30 % |

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|--------|--------|-----------------|
| 03/09/21 | STATEMENT OPENING BALANCE | | | 3,185.09 |
| 13/09/21 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 3,152.90 |
| 13/09/21 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 3,013.40 |
| 24/09/21 | CLOSING BALANCE | | | 3,013.40 |

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Westpac Live



**Find out about Online Banking
at westpac.com.au/westpaclive**

Telephone Banking



**Call us on 132 032
+61 2 9293 9270 if overseas**

Local Branch



**Find branches and ATMs at
westpac.com.au/locateus**

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
24 December 2021 - 25 March 2022

Westpac 55+ and Retired

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-003 103 044

| | |
|-----------------|--------------|
| Opening Balance | + \$4,394.76 |
| Total Credits | + \$3,000.37 |
| Total Debits | - \$3,133.71 |
| Closing Balance | + \$4,261.42 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | Portion of balance to \$9999 | Portion of balance over \$9999 to \$49999 | Portion of balance over \$49999 to \$249999 | Portion of balance over \$249999 |
|----------------|------------------------------|---|---|----------------------------------|
| 17 Sep 2021 | 0.05 % | 0.05 % | 0.15 % | 0.30 % |
| 18 Feb 2022 | 0.05 % | 0.05 % | 0.10 % | 0.25 % |

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|----------|----------|-----------------|
| 24/12/21 | STATEMENT OPENING BALANCE | | | 4,394.76 |
| 31/12/21 | Interest Paid | | 0.37 | 4,395.13 |
| 04/01/22 | Deposit Online 2531816 Pymt Ear Candy | | 1,500.00 | 5,895.13 |
| 13/01/22 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 5,862.94 |
| 13/01/22 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 5,723.44 |
| 14/02/22 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 5,691.25 |
| 14/02/22 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 5,551.75 |
| 21/02/22 | Withdrawal Mobile 1800256 Bpay Sydney Wat Sydney Water | 146.04 | | 5,405.71 |
| 21/02/22 | Withdrawal Mobile 3439247 Bpay Nb Council | 425.10 | | 4,980.61 |
| 24/02/22 | Withdrawal Mobile 0428036 Bpay Jameson & Strata Levy March | 2,047.50 | | 2,933.11 |



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|--------|----------|-----------------|
| 04/03/22 | Deposit Online 2602285 Pymt Ear Candy | | 1,500.00 | 4,433.11 |
| 14/03/22 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 4,400.92 |
| 14/03/22 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 4,261.42 |
| 25/03/22 | CLOSING BALANCE | | | 4,261.42 |

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at



westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Westpac Live



Find out about Online Banking at westpac.com.au/westpaclive

Telephone Banking



**Call us on 132 032
+61 2 9155 7700 if overseas**

Local Branch



Find branches and ATMs at westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
24 September 2021 - 24 December 2021

Westpac 55+ and Retired

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-003 103 044

| | |
|-----------------|--------------|
| Opening Balance | + \$3,013.40 |
| Total Credits | + \$6,000.11 |
| Total Debits | - \$4,618.75 |
| Closing Balance | + \$4,394.76 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | Portion of balance to \$9999 | Portion of balance over \$9999 to \$49999 | Portion of balance over \$49999 to \$249999 | Portion of balance over \$249999 |
|----------------|------------------------------|---|---|----------------------------------|
| 17 Sep 2021 | 0.05 % | 0.05 % | 0.15 % | 0.30 % |

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|----------|----------|-----------------|
| 24/09/21 | STATEMENT OPENING BALANCE | | | 3,013.40 |
| 30/09/21 | Interest Paid | | 0.11 | 3,013.51 |
| 13/10/21 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 2,981.32 |
| 13/10/21 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 2,841.82 |
| 18/10/21 | Withdrawal Online 9097826 Bpay Tax Office Tax Office | 1,015.00 | | 1,826.82 |
| 01/11/21 | Withdrawal Online 1451218 Tfr Westpac Cho Rov Int Trustees | 488.00 | | 1,338.82 |
| 04/11/21 | Deposit Online 2631259 Pymt Ear Candy | | 1,500.00 | 2,838.82 |
| 10/11/21 | Withdrawal Online 0964217 Bpay Sydney Wat Sydney Water | 128.08 | | 2,710.74 |
| 15/11/21 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 2,678.55 |
| 15/11/21 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 2,539.05 |



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|--|----------|----------|-----------------|
| 29/11/21 | Withdrawal Mobile 3506084 Bpay Nb Council Rates Instalment 2 | 425.10 | | 2,113.95 |
| 30/11/21 | Withdrawal Mobile 8023889 Bpay Jameson & Quarterly Levy | 2,047.50 | | 66.45 |
| 01/12/21 | Deposit Online 2264886 Tfr Westpac esa Trf Frm Esav | | 3,000.00 | 3,066.45 |
| 06/12/21 | Deposit Online 2404719 Pymt Ear Candy | | 1,500.00 | 4,566.45 |
| 13/12/21 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 4,534.26 |
| 13/12/21 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 4,394.76 |
| 24/12/21 | CLOSING BALANCE | | | 4,394.76 |

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one



Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
25 March 2022 - 24 June 2022

Westpac 55+ and Retired

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-003 103 044

| | |
|-----------------|--------------|
| Opening Balance | + \$4,261.42 |
| Total Credits | + \$4,500.61 |
| Total Debits | - \$3,782.30 |
| Closing Balance | + \$4,979.73 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | Portion of balance to \$9999 | Portion of balance over \$9999 to \$49999 | Portion of balance over \$49999 to \$249999 | Portion of balance over \$249999 |
|----------------|------------------------------|---|---|----------------------------------|
| 18 Feb 2022 | 0.05 % | 0.05 % | 0.10 % | 0.25 % |
| 17 May 2022 | 0.30 % | 0.30 % | 0.35 % | 0.50 % |
| 24 Jun 2022 | 0.30 % | 0.30 % | 0.35 % | 0.65 % |

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|--|--------|----------|-----------------|
| 25/03/22 | STATEMENT OPENING BALANCE | | | 4,261.42 |
| 31/03/22 | Interest Paid | | 0.61 | 4,262.03 |
| 04/04/22 | Deposit Online 2649411 Pymt Ear Candy | | 1,500.00 | 5,762.03 |
| 13/04/22 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 5,729.84 |
| 13/04/22 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 5,590.34 |
| 04/05/22 | Deposit Online 2444093 Pymt Ear Candy | | 1,500.00 | 7,090.34 |
| 11/05/22 | Withdrawal Online 1500042 Tfr Westpac Cho Personal Interest | 621.00 | | 6,469.34 |
| 13/05/22 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 6,437.15 |
| 13/05/22 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 6,297.65 |



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|----------|----------|-----------------|
| 20/05/22 | Withdrawal Mobile 8264356 Bpay Sydney Wat | 147.22 | | 6,150.43 |
| 30/05/22 | Withdrawal Mobile 9368490 Bpay Nb Council | 425.10 | | 5,725.33 |
| 31/05/22 | Withdrawal Mobile 6063264 Bpay Jameson & Quarterly levy | 2,047.50 | | 3,677.83 |
| 06/06/22 | Deposit Online 2369321 Pymt Ear Candy | | 1,500.00 | 5,177.83 |
| 14/06/22 | Payment By Authority To Zurich Life M015476 3F | 35.80 | | 5,142.03 |
| 14/06/22 | Payment By Authority To Zurich Life M015482 3F | 162.30 | | 4,979.73 |
| 24/06/22 | CLOSING BALANCE | | | 4,979.73 |

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.



If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Westpac Cash Manager

Statement Period
25 June 2021 - 03 September 2021

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-003 103 044

| | |
|-----------------|--------------|
| Opening Balance | + \$4,673.29 |
| Total Credits | + \$1,500.60 |
| Total Debits | - \$2,988.80 |
| Closing Balance | + \$3,185.09 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$4999 | Over \$4999 to \$9999 | Over \$9999 to \$19999 | Over \$19999 to \$49999 |
|----------------|------------------|--------------------------|---------------------------|----------------------------|
| 16 Oct 2019 | 0.05 % | 0.05 % | 0.05 % | 0.05 % |

| Effective Date | Over \$49999 to \$99999 | Over \$99999 to \$249999 | Over \$249999 to \$499999 | Over \$499999 |
|----------------|----------------------------|-----------------------------|------------------------------|------------------|
| 16 Oct 2019 | 0.05 % | 0.05 % | 0.05 % | 0.05 % |

| Effective Date | Portion of balance to \$9999 | Portion of balance over \$9999 to \$49999 | Portion of balance over \$49999 to \$249999 | Portion of balance over \$249999 |
|----------------|---------------------------------|--|--|-------------------------------------|
| 03 Sep 2021 | 0.05 % | 0.05 % | 0.20 % | 0.40 % |

Please note that your account has now been converted to a **Westpac 55+ and Retired**. New interest rates and fees may apply to your account - refer to recent correspondence or your Product Disclosure Statement or contact our telephone banking service on **132 032** for further details. Any interest or fees applicable on your old account to date have been debited/credited and are reflected in this statement of account. No further account fees will be debited to your account this month.

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|----------|---------------------------|-------|--------|----------|
| 25/06/21 | STATEMENT OPENING BALANCE | | | 4,673.29 |
| 30/06/21 | Interest Paid | | 0.18 | 4,673.47 |
| 01/07/21 | Account-Keeping Fee | 5.00 | | 4,668.47 |



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|----------|----------|-----------------|
| 13/07/21 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 4,636.28 |
| 13/07/21 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 4,496.78 |
| 30/07/21 | Interest Paid | | 0.18 | 4,496.96 |
| 02/08/21 | Account-Keeping Fee | 5.00 | | 4,491.96 |
| 04/08/21 | Deposit Online 2536823 Pymt Ear Candy | | 1,500.00 | 5,991.96 |
| 09/08/21 | Withdrawal Mobile 1405322 Bpay Sydney Wat Sydney Water | 157.59 | | 5,834.37 |
| 13/08/21 | Payment By Authority To Zurich Life M015476 3F | 32.19 | | 5,802.18 |
| 13/08/21 | Payment By Authority To Zurich Life M015482 3F | 139.50 | | 5,662.68 |
| 30/08/21 | Withdrawal Mobile 4746229 Bpay Nb Council Rates 1st instalme | 425.33 | | 5,237.35 |
| 30/08/21 | Withdrawal Mobile 8626721 Bpay Jameson & Qtrly Levy | 2,047.50 | | 3,189.85 |
| 31/08/21 | Interest Paid | | 0.23 | 3,190.08 |
| 01/09/21 | Account-Keeping Fee | 5.00 | | 3,185.08 |
| 03/09/21 | Interest Paid | | 0.01 | 3,185.09 |
| 03/09/21 | CLOSING BALANCE | | | 3,185.09 |

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021

For account: 2003/103044

Total interest credited

\$2.07

These details are provided for your records and taxation purposes



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
24 June 2022 - 26 September 2022

Westpac 55+ and Retired

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-003 103 044

| | |
|-----------------|--------------|
| Opening Balance | + \$4,979.73 |
| Total Credits | + \$7,079.42 |
| Total Debits | - \$4,337.13 |
| Closing Balance | + \$7,722.02 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | Portion of balance to \$9999 | Portion of balance over \$9999 to \$49999 | Portion of balance over \$49999 to \$249999 | Portion of balance over \$249999 |
|----------------|------------------------------|---|---|----------------------------------|
| 24 Jun 2022 | 0.30 % | 0.30 % | 0.35 % | 0.65 % |
| 22 Jul 2022 | 0.30 % | 0.30 % | 0.70 % | 1.15 % |
| 18 Aug 2022 | 0.30 % | 0.60 % | 0.85 % | 1.30 % |

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|----------|----------|-----------------|
| 24/06/22 | STATEMENT OPENING BALANCE | | | 4,979.73 |
| 30/06/22 | Interest Paid | | 2.25 | 4,981.98 |
| 04/07/22 | Deposit Online 2559522 Pymt Ear Candy | | 1,500.00 | 6,481.98 |
| 07/07/22 | Withdrawal Online 1773303 Pymt Superhelp Superhelp | 1,100.00 | | 5,381.98 |
| 13/07/22 | Payment By Authority To Zurich Life M015476 3F | 35.80 | | 5,346.18 |
| 13/07/22 | Payment By Authority To Zurich Life M015482 3F | 162.30 | | 5,183.88 |
| 04/08/22 | Deposit Online 2514973 Pymt Ear Candy | | 1,500.00 | 6,683.88 |
| 08/08/22 | Deposit Ato Ato003000016867419 | | 2,577.17 | 9,261.05 |
| 15/08/22 | Payment By Authority To Zurich Life M015476 3F | 35.80 | | 9,225.25 |



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|----------|----------|-----------------|
| 15/08/22 | Payment By Authority To Zurich Life M015482 3F | 162.30 | | 9,062.95 |
| 23/08/22 | Withdrawal Mobile 6954480 Bpay Sydney Wat | 159.53 | | 8,903.42 |
| 29/08/22 | Withdrawal Mobile 0161238 Bpay Nb Council | 435.80 | | 8,467.62 |
| 30/08/22 | Withdrawal Mobile 4894833 Bpay Jameson & | 2,047.50 | | 6,420.12 |
| 05/09/22 | Deposit Online 2335217 Pymt Ear Candy | | 1,500.00 | 7,920.12 |
| 13/09/22 | Payment By Authority To Zurich Life M015476 3F | 35.80 | | 7,884.32 |
| 13/09/22 | Payment By Authority To Zurich Life M015482 3F | 162.30 | | 7,722.02 |
| 26/09/22 | CLOSING BALANCE | | | 7,722.02 |

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

For account: 2003/103044

Total interest credited

\$3.76

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.



Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Westpac Live



**Find out about Online Banking
at westpac.com.au/westpaclive**

Telephone Banking



**Call us on 132 032
+61 2 9155 7700 if overseas**

Local Branch



**Find branches and ATMs at
westpac.com.au/locateus**

THANK YOU FOR BANKING WITH WESTPAC



Westpac eSaver

Statement Period
01 April 2022 - 30 September 2022

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-024 877 751

| | |
|-----------------|---------------|
| Opening Balance | + \$12,811.07 |
| Total Credits | + \$30.50 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$12,841.57 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | Over \$0 |
|----------------|-------------|
| 17 Mar 2020 | 0.25 % |
| 22 Jul 2022 | 0.50 % |
| 18 Aug 2022 | 1.05 % |

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|----------------------------------|-------|--------|------------------|
| 01/04/22 | STATEMENT OPENING BALANCE | | | 12,811.07 |
| 29/04/22 | Interest Paid | | 2.54 | 12,813.61 |
| 31/05/22 | Interest Paid | | 2.80 | 12,816.41 |
| 30/06/22 | Interest Paid | | 2.63 | 12,819.04 |
| 29/07/22 | Interest Paid | | 3.16 | 12,822.20 |
| 31/08/22 | Interest Paid | | 8.30 | 12,830.50 |
| 30/09/22 | Interest Paid | | 11.07 | 12,841.57 |
| 30/09/22 | CLOSING BALANCE | | | 12,841.57 |

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

For account: 2024/877751

Total interest credited \$55.88

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

**Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Westpac Live

**Find out about Online Banking
at westpac.com.au/westpaclive**

Telephone Banking

**Call us on 132 032
+61 2 9155 7700 if overseas**

Local Branch

**Find branches and ATMs at
westpac.com.au/locateus**

THANK YOU FOR BANKING WITH WESTPAC



Westpac eSaver

Statement Period
01 April 2021 - 01 October 2021

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-024 877 751

| | |
|-----------------|---------------|
| Opening Balance | + \$15,749.45 |
| Total Credits | + \$30.73 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$15,780.18 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | Over \$0 |
|----------------|-------------|
| 17 Mar 2020 | 0.25 % |

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|----------------------------------|-------|--------|------------------|
| 01/04/21 | STATEMENT OPENING BALANCE | | | 15,749.45 |
| 30/04/21 | Interest Paid - Introductory | | 1.29 | 15,750.74 |
| 30/04/21 | Interest Paid | | 3.23 | 15,753.97 |
| 31/05/21 | Interest Paid - Introductory | | 1.33 | 15,755.30 |
| 31/05/21 | Interest Paid | | 3.34 | 15,758.64 |
| 30/06/21 | Interest Paid - Introductory | | 1.29 | 15,759.93 |
| 30/06/21 | Interest Paid | | 3.23 | 15,763.16 |
| 30/07/21 | Interest Paid - Introductory | | 1.29 | 15,764.45 |
| 30/07/21 | Interest Paid | | 3.23 | 15,767.68 |
| 24/08/21 | Interest Paid - Introductory | | 1.03 | 15,768.71 |
| 31/08/21 | Interest Paid - Introductory | | 0.90 | 15,769.61 |
| 31/08/21 | Interest Paid | | 3.45 | 15,773.06 |
| 30/09/21 | Interest Paid | | 3.24 | 15,776.30 |
| 30/09/21 | Interest Paid - Introductory | | 3.88 | 15,780.18 |
| 01/10/21 | CLOSING BALANCE | | | 15,780.18 |



We've removed some fees.

We've also updated some fee names. Details at westpac.com.au/simplerfees

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021

For account: 2024/877751

Total interest credited \$99.46

These details are provided for your records and taxation purposes

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/



Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Westpac Live



**Find out about Online Banking
at westpac.com.au/westpaclive**

Telephone Banking



**Call us on 132 032
+61 2 9293 9270 if overseas**

Local Branch



**Find branches and ATMs at
westpac.com.au/locateus**

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
01 October 2021 - 01 April 2022

Westpac eSaver

Account Name
MR VERNON VAN ECK & MRS ROBIN
MAY VAN ECK AS TRUSTEE FOR
ROVAN RETIREMENT FUND

Customer ID
8337 4444 VAN ECK, VERNON
3850 7241 VAN ECK, ROBIN MAY

BSB Account Number
032-024 877 751

| | |
|-----------------|---------------|
| Opening Balance | + \$15,780.18 |
| Total Credits | + \$30.89 |
| Total Debits | - \$3,000.00 |
| Closing Balance | + \$12,811.07 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | Over \$0 |
|----------------|-------------|
| 17 Mar 2020 | 0.25 % |

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|----------|--------|------------------|
| 01/10/21 | STATEMENT OPENING BALANCE | | | 15,780.18 |
| 29/10/21 | Interest Paid | | 3.13 | 15,783.31 |
| 29/10/21 | Interest Paid - Introductory | | 3.76 | 15,787.07 |
| 30/11/21 | Interest Paid | | 3.45 | 15,790.52 |
| 30/11/21 | Interest Paid - Introductory | | 4.15 | 15,794.67 |
| 01/12/21 | Withdrawal Online 1264884 Tfr Westpac 55+ Trf To Rov | 3,000.00 | | 12,794.67 |
| 31/12/21 | Interest Paid | | 2.73 | 12,797.40 |
| 31/12/21 | Interest Paid - Introductory | | 3.28 | 12,800.68 |
| 31/01/22 | Interest Paid - Introductory | | 2.52 | 12,803.20 |
| 31/01/22 | Interest Paid | | 2.71 | 12,805.91 |
| 28/02/22 | Interest Paid | | 2.45 | 12,808.36 |
| 31/03/22 | Interest Paid | | 2.71 | 12,811.07 |
| 01/04/22 | CLOSING BALANCE | | | 12,811.07 |



CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Westpac Live



**Find out about Online Banking
at westpac.com.au/westpaclive**

Telephone Banking



**Call us on 132 032
+61 2 9155 7700 if overseas**

Local Branch



**Find branches and ATMs at
westpac.com.au/locateus**

THANK YOU FOR BANKING WITH WESTPAC

68000 - Sundry Debtors

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|----------------|-------------------|-------------------|--------|
| 68000 | Sundry Debtors | \$692.61 | \$692.61 | 0% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$692.61 | \$692.61 | |

Supporting Documents

- General Ledger [Report](#)
- UnclaimedMoney.png [68000](#)
- 20211101 COMMSEC - UNCLAIMED MONIES.pdf [68000](#)

Standard Checklist

- Match to Source Documentation

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|-------------------------------|-----------------|-------|-------|--------|------------------|
| Sundry Debtors (68000) | | | | | |
| <u>Sundry Debtors (68000)</u> | | | | | |
| 01/07/2021 | Opening Balance | | | | 692.61 DR |
| | | | | | 692.61 DR |
| Total Debits: | 0.00 | | | | |
| Total Credits: | 0.00 | | | | |

| Date ▼ | Description | Debit | Credit | Balance <u>1</u> |
|-------------|---|-------------|----------|------------------|
| 29 May 2023 | WITHDRAWAL MOBILE 3422476 BPAY Jameson & Quarterly levy | -\$2,047.50 | | \$11,260.39 |
| 17 May 2023 | DEPOSIT MELB OPC TRACE A 716712327582 | | \$692.61 | \$13,307.89 |

1 results found

(Click on a result to see how to claim)

| More detail | Account name | Amount | Last known address (account/owner) | Money from |
|-------------|--|----------|--|--------------------------------|
| - | ROVAN RETIREMENT FUND, ROVAN RETIREMENT FUND | \$692.61 | 361 PITTWATER RD NORTH MANLY NSW 2100 AU | COMMONWEALTH BANK OF AUSTRALIA |

OTN: 534440717454
 Money from: COMMONWEALTH BANK OF AUSTRALIA
 Type of money: Banking
 Section: 69BA
 Year of return: 2020
 Date interest paid from: 12/04/2021 (find out more about [how interest is paid](#))

77250 - Real Estate Properties (Australian - Non Residential)

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Units | CY Balance | LY Units | LY Balance | Change |
|--------------------------|-------------------------------------|-----------------|-----------------------|-----------------|-----------------------|--------|
| ROVAS001_6 /52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1.000000 | \$975,000.00 | 1.000000 | \$675,000.00 | 44.44% |
| TOTAL | | CY Units | CY Balance | LY Units | LY Balance | |
| | | 1.000000 | \$975,000.00 | 1.000000 | \$675,000.00 | |

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Rovan Retirement Fund
Investment Movement Report

As at 30 June 2022

| Investment | Opening Balance | | Additions | | Disposals | | | Closing Balance | | |
|--|-----------------|-------------------|-----------|------------------|-----------|--------------------|--------------------------|-----------------|-------------------|-------------------|
| | Units | Cost | Units | Cost | Units | Cost | Accounting Profit/(Loss) | Units | Cost | Market Value |
| Bank Accounts | | | | | | | | | | |
| Westpac Cash Manager 10-3044 | | 4,673.47 | | 15,003.76 | | (14,695.25) | | | 4,981.98 | 4,981.98 |
| Westpac eSaver 87-7751 | | 15,763.16 | | 55.88 | | (3,000.00) | | | 12,819.04 | 12,819.04 |
| | | 20,436.63 | | 15,059.64 | | (17,695.25) | | | 17,801.02 | 17,801.02 |
| Real Estate Properties (Australian - Non Residential) | | | | | | | | | | |
| ROVAS001_6/52-54SYDE - 6/52-54 Sydenham Road, Brookvale | 1.00 | 498,846.24 | | | | | | 1.00 | 498,846.24 | 975,000.00 |
| | | 498,846.24 | | | | | | | 498,846.24 | 975,000.00 |
| | | 519,282.87 | | 15,059.64 | | (17,695.25) | | | 516,647.26 | 992,801.02 |

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|-------------------------------|-------------------|-------------------|--------|
| 85000 | Income Tax Payable/Refundable | \$2,833.05 | \$2,833.05 | 0% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$2,833.05 | \$2,833.05 | |

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- ATO Integrated.pdf
- ATO Income Tax.pdf

Standard Checklist

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

Rovan Retirement Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

| | Date | Account Code | Account Description | Taxable Amount | Actuary/Pool % | Exempt Amount |
|---|------------|--------------------------|----------------------------------|----------------|----------------|---------------|
| Segment - 01 July 2021 to 30 June 2022 | | | | | | |
| Label B | | | | | | |
| | 04/08/2021 | 28000/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 1,500.00 | | |
| | 04/11/2021 | 28000/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 1,500.00 | | |
| | 06/12/2021 | 28000/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 1,500.00 | | |
| | 04/01/2022 | 28000/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 1,500.00 | | |
| | 04/03/2022 | 28000/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 1,500.00 | | |
| | 04/04/2022 | 28000/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 1,500.00 | | |
| | 04/05/2022 | 28000/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 1,500.00 | | |
| | 06/06/2022 | 28000/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 1,500.00 | | |
| | | | Total | 12,000.00 | 0.000 % | 0.00 |
| Label C | | | | | | |
| | 30/07/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 1.29 | | |
| | 30/07/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.18 | | |
| | 30/07/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 3.23 | | |
| | 24/08/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 1.03 | | |
| | 31/08/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 3.45 | | |
| | 31/08/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.23 | | |
| | 31/08/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 0.90 | | |
| | 03/09/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.01 | | |
| | 30/09/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 3.24 | | |
| | 30/09/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.11 | | |
| | 30/09/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 3.88 | | |

Rovan Retirement Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

| | Date | Account Code | Account Description | Taxable Amount | Actuary/Pool % | Exempt Amount |
|----------------|------------|--------------------------|------------------------------|----------------|-----------------------------|---------------|
| Label C | | | | | | |
| | 29/10/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 3.13 | | |
| | 29/10/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 3.76 | | |
| | 30/11/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 3.45 | | |
| | 30/11/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 4.15 | | |
| | 31/12/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 3.28 | | |
| | 31/12/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.37 | | |
| | 31/12/2021 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 2.73 | | |
| | 31/01/2022 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 2.52 | | |
| | 31/01/2022 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 2.71 | | |
| | 28/02/2022 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 2.45 | | |
| | 31/03/2022 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.61 | | |
| | 31/03/2022 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 2.71 | | |
| | 29/04/2022 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 2.54 | | |
| | 31/05/2022 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 2.80 | | |
| | 30/06/2022 | 25000/Westpac eSaver 87- | Westpac eSaver 87-7751 | 2.63 | | |
| | 30/06/2022 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 2.25 | | |
| | | | Total | 59.64 | 0.000 % | 0.00 |
| | | | | | Total Segment ECPI * | 0.00 |

Rovan Retirement Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

| Date | Account Code | Account Description | Taxable Amount | Actuary/Pool % | Exempt Amount |
|------|--------------|---------------------|----------------|-----------------------------|---------------|
| | | | | 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.

Rovan Retirement Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

| | Date | Account Code | Account Description | Amount | Expense % | Deductible | Non Deductible |
|---|------------|----------------------|--|----------|-----------|------------|----------------|
| Segment - 01 July 2021 to 30 June 2022 | | | | | | | |
| Label D | | | | | | | |
| | | 77250/ROVAS001_6/52- | Tax adjustment - D1 | 2,322.00 | | | |
| | | | Total | 2,322.00 | 0 % | 2,322.00 | 0.00 |
| Label A | | | | | | | |
| | 30/06/2022 | 42010/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 556.05 | | | |
| | | | Total | 556.05 | 0.000 % | 556.05 | 0.00 |
| Label F | | | | | | | |
| | 13/01/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 | | | |
| | 14/02/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 | | | |
| | 14/06/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 162.30 | | | |
| | 14/03/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 13/04/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 13/09/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 14/03/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 | | | |
| | 14/02/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation | 139.50 | | | |

Rovan Retirement Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

| | Date | Account Code | Account Description | Amount | Expense % | Deductible | Non Deductible |
|----------------|------------|--------------------|--|--------|-----------|------------|----------------|
| Label F | | | (Accumul... | | | | |
| | 13/01/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 13/05/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 | | | |
| | 13/08/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 13/04/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 | | | |
| | 15/11/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 | | | |
| | 13/12/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 13/07/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 14/06/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 35.80 | | | |
| | 13/07/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 | | | |
| | 15/11/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 13/10/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 | | | |
| | 13/05/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 13/10/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 | | | |
| | 13/08/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation | 32.19 | | | |

Rovan Retirement Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

| | Date | Account Code | Account Description | Amount | Expense % | Deductible | Non Deductible |
|----------------|------------|--------------------|---|----------|-----------|------------|----------------|
| Label F | | | | | | | |
| | | | (Accu... | | | | |
| | 13/09/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation | 32.19 | | | |
| | 13/12/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation | 32.19 | | | |
| | | | (Accu... | | | | |
| | | | Total | 2,086.69 | 0.000 % | 2,086.69 | 0.00 |

Label I

| | | | | | | | |
|--|------------|----------------------|----------------------------------|----------|--|--|--|
| | 21/02/2022 | 41960/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 425.10 | | | |
| | 09/08/2021 | 42150/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 157.59 | | | |
| | 30/08/2021 | 41960/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 425.33 | | | |
| | 30/08/2021 | 42100/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 2,047.50 | | | |
| | 29/11/2021 | 41960/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 425.10 | | | |
| | 31/05/2022 | 42100/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 2,047.50 | | | |
| | 30/11/2021 | 42100/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 2,047.50 | | | |
| | 10/11/2021 | 42150/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 128.08 | | | |
| | 24/02/2022 | 42100/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 2,047.50 | | | |
| | 30/05/2022 | 41960/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 425.10 | | | |
| | 21/02/2022 | 42150/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 146.04 | | | |
| | 20/05/2022 | 42150/ROVAS001_6/52- | 6/52-54 Sydenham Road, Brookvale | 147.22 | | | |

Rovan Retirement Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

| | Date | Account Code | Account Description | Amount | Expense % | Deductible | Non Deductible | |
|----------------|------------|--------------|---------------------|-----------|-----------|-------------------------------|------------------|-------------|
| Label I | | | | | | | | |
| | | | Total | 10,469.56 | 0.000 % | 10,469.56 | 0.00 | |
| Label J | | | | | | | | |
| | 01/09/2021 | 31500 | Bank Charges | 5.00 | | | | |
| | 01/07/2021 | 31500 | Bank Charges | 5.00 | | | | |
| | 02/08/2021 | 31500 | Bank Charges | 5.00 | | | | |
| | | | Total | 15.00 | 0.000 % | 15.00 | 0.00 | |
| | | | | | | Total Segment Expenses | 15,449.30 | 0.00 |
| | | | | | | Total Expenses * | 15,449.30 | 0.00 |

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Rovan Retirement Fund
Statement of Taxable Income

For the year ended 30 June 2022

| | 2022 |
|---|-------------------|
| | \$ |
| Benefits accrued as a result of operations | 297,832.34 |
| Less | |
| Increase in MV of investments | 300,000.00 |
| Tax Adjustment - Capital Works Expenditure (D1) | 2,322.00 |
| | <u>302,322.00</u> |
| | |
| SMSF Annual Return Rounding | 0.66 |
| Taxable Income or Loss | <u>(4,489.00)</u> |
| Income Tax on Taxable Income or Loss | 0.00 |
| | |
| CURRENT TAX OR REFUND | <u>0.00</u> |
| Supervisory Levy | 259.00 |
| AMOUNT DUE OR REFUNDABLE | <u>259.00</u> |

Rovan Retirement Fund

Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label | Date | Account Code | Account Name | Amount \$ |
|--|------------|----------------------------|----------------------------------|------------------|
| B - Income - Gross rent and other leasing and hiring income | | | | |
| | 04/08/2021 | 28000/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1,500.00 |
| | 04/11/2021 | 28000/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1,500.00 |
| | 06/12/2021 | 28000/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1,500.00 |
| | 04/01/2022 | 28000/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1,500.00 |
| | 04/03/2022 | 28000/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1,500.00 |
| | 04/04/2022 | 28000/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1,500.00 |
| | 04/05/2022 | 28000/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1,500.00 |
| | 06/06/2022 | 28000/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 1,500.00 |
| Sub-Total | | | | 12,000.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 12,000.00 |
| C - Income - Gross interest | | | | |
| | 30/07/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.18 |
| | 30/07/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 1.29 |
| | 30/07/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 3.23 |
| | 24/08/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 1.03 |
| | 31/08/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.23 |
| | 31/08/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 0.90 |
| | 31/08/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 3.45 |
| | 03/09/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.01 |
| | 30/09/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.11 |
| | 30/09/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 3.24 |
| | 30/09/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 3.88 |
| | 29/10/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 3.13 |
| | 29/10/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 3.76 |
| | 30/11/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 3.45 |
| | 30/11/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 4.15 |
| | 31/12/2021 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.37 |
| | 31/12/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 2.73 |
| | 31/12/2021 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 3.28 |
| | 31/01/2022 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 2.52 |
| | 31/01/2022 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 2.71 |
| | 28/02/2022 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 2.45 |

Rovan Retirement Fund

Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label | Date | Account Code | Account Name | Amount \$ |
|---|------------|----------------------------|--|------------------|
| C - Income - Gross interest | | | | |
| | 31/03/2022 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 0.61 |
| | 31/03/2022 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 2.71 |
| | 29/04/2022 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 2.54 |
| | 31/05/2022 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 2.80 |
| | 30/06/2022 | 25000/WBC103044 | Westpac Cash Manager 10-3044 | 2.25 |
| | 30/06/2022 | 25000/Westpac eSaver 87-77 | Westpac eSaver 87-7751 | 2.63 |
| Sub-Total | | | | 59.64 |
| Ignore Cents | | | | 0.64 |
| Total | | | | 59.00 |
| W - GROSS INCOME (Sum of labels A to U) | | | | |
| | | | | 12,059.00 |
| Sub-Total | | | | 12,059.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 12,059.00 |
| V - TOTAL ASSESSABLE INCOME (W less Y) | | | | |
| | | | | 12,059.00 |
| Sub-Total | | | | 12,059.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 12,059.00 |
| A1 - Expenses - Interest expenses within Australia | | | | |
| | 30/06/2022 | 42010/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 556.05 |
| Sub-Total | | | | 556.05 |
| Ignore Cents | | | | 0.05 |
| Total | | | | 556.00 |
| D1 - Expenses - Capital works expenditure | | | | |
| Tax Adjustment - Capital Works Expenditure (D1) | | ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 2,322.00 |
| Sub-Total | | | | 2,322.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 2,322.00 |
| F1 - Expenses - Insurance Premiums | | | | |
| | 13/07/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 13/08/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 13/09/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 13/10/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 15/11/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 13/12/2021 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |

Rovan Retirement Fund

Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label | Date | Account Code | Account Name | Amount \$ |
|--|------------|----------------------------|--|-----------------|
| F1 - Expenses - Insurance Premiums | | | | |
| | 13/01/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 14/02/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 14/03/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 13/04/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 13/05/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 32.19 |
| | 14/06/2022 | 39000/VANROB00001A | (Life Insurance Premiums) Van Eck, Robin May - Accumulation (Accu... | 35.80 |
| | 13/07/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 13/08/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 13/09/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 13/10/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 15/11/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 13/12/2021 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 13/01/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 14/02/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 14/03/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 13/04/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 13/05/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 139.50 |
| | 14/06/2022 | 39000/VANVER00001A | (Life Insurance Premiums) Van Eck, Vernon - Accumulation (Accumul... | 162.30 |
| Sub-Total | | | | 2,086.69 |
| Ignore Cents | | | | 0.69 |
| Total | | | | 2,086.00 |
| I1 - Expenses - Investment expenses | | | | |
| | 30/08/2021 | 41960/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 425.33 |
| | 29/11/2021 | 41960/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 425.10 |
| | 21/02/2022 | 41960/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 425.10 |
| | 30/05/2022 | 41960/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 425.10 |
| | 30/08/2021 | 42100/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 2,047.50 |
| | 30/11/2021 | 42100/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 2,047.50 |
| | 24/02/2022 | 42100/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 2,047.50 |
| | 31/05/2022 | 42100/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 2,047.50 |
| | 09/08/2021 | 42150/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 157.59 |
| | 10/11/2021 | 42150/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 128.08 |

Rovan Retirement Fund

Tax Reconciliation Report

For the year ended 30 June 2022

| Tax Return Label | Date | Account Code | Account Name | Amount \$ |
|---|------------|----------------------------|----------------------------------|-------------------|
| I1 - Expenses - Investment expenses | | | | |
| | | 54SYDE | | |
| | 21/02/2022 | 42150/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 146.04 |
| | 20/05/2022 | 42150/ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 147.22 |
| Sub-Total | | | | 10,469.56 |
| Ignore Cents | | | | 0.56 |
| Total | | | | 10,469.00 |
| J1 - Expenses - Management and administration expenses | | | | |
| | 01/07/2021 | 31500 | Bank Charges | 5.00 |
| | 02/08/2021 | 31500 | Bank Charges | 5.00 |
| | 01/09/2021 | 31500 | Bank Charges | 5.00 |
| Sub-Total | | | | 15.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 15.00 |
| N - TOTAL DEDUCTIONS | | | | |
| | | | | 15,448.00 |
| Sub-Total | | | | 15,448.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 15,448.00 |
| O - TAXABLE INCOME OR LOSS | | | | |
| | | | | (3,389.00) |
| Sub-Total | | | | (3,389.00) |
| Ignore Cents | | | | 0.00 |
| Total | | | | (3,389.00) |
| Z - TOTAL SMSF EXPENSES | | | | |
| | | | | 15,448.00 |
| Sub-Total | | | | 15,448.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 15,448.00 |
| L - Supervisory levy | | | | |
| | | | | 259.00 |
| Sub-Total | | | | 259.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 259.00 |
| S - AMOUNT DUE OR REFUNDABLE | | | | |
| | | | | 259.00 |
| Sub-Total | | | | 259.00 |
| Ignore Cents | | | | 0.00 |
| Total | | | | 259.00 |



Activity statement 001

| | |
|-----------------------|-------------|
| Date generated | 22 May 2023 |
| Overdue | \$0.00 |
| Not yet due | \$0.00 |
| Balance | \$0.00 |

Transactions

17 results found - from **22 May 2020** to **22 May 2023** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description | Debit (DR) | Credit (CR) | Balance |
|----------------|----------------|---|------------|-------------|---------------|
| 19 Oct 2021 | 19 Oct 2021 | General interest charge | | | \$0.00 |
| 19 Oct 2021 | 18 Oct 2021 | Payment received | | \$1,015.00 | \$0.00 |
| 3 May 2021 | 3 May 2021 | General interest charge | | | \$1,015.00 DR |
| 2 May 2021 | 28 Apr 2021 | Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments | \$1,015.00 | | \$1,015.00 DR |
| 28 Apr 2021 | 28 Apr 2021 | Credit transfer received from Income Tax Account | | \$1,015.00 | \$0.00 |
| 28 Apr 2021 | 28 Apr 2021 | Credit transfer received from Income Tax Account | | \$1,066.00 | \$1,015.00 DR |
| 1 Apr 2021 | 1 Apr 2021 | General interest charge | | | \$2,081.00 DR |
| 7 Mar 2021 | 2 Mar 2021 | Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments | \$1,015.00 | | \$2,081.00 DR |
| 2 Nov 2020 | 2 Nov 2020 | General interest charge | | | \$1,066.00 DR |
| 2 Nov 2020 | 30 Oct 2020 | Payment received | | \$1,015.00 | \$1,066.00 DR |
| 1 Nov 2020 | 28 Oct 2020 | Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments | \$1,015.00 | | \$2,081.00 DR |

| Processed date | Effective date | Description | Debit (DR) | Credit (CR) | Balance |
|-----------------------|-----------------------|---|-------------------|--------------------|----------------|
| 1 Oct 2020 | 1 Oct 2020 | General interest charge | | | \$1,066.00 DR |
| 9 Sep 2020 | 8 Sep 2020 | Payment received | | \$6,215.90 | \$1,066.00 DR |
| 30 Aug 2020 | 25 Aug 2020 | Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments | \$1,066.00 | | \$7,281.90 DR |
| 1 Jun 2020 | 1 Jun 2020 | General interest charge | | | \$6,215.90 DR |
| 31 May 2020 | 26 May 2020 | Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments | \$1,305.00 | | \$6,215.90 DR |
| 27 May 2020 | 26 May 2020 | Payment received | | \$1,305.00 | \$4,910.90 DR |



Income tax 551

| | |
|-----------------------|-------------|
| Date generated | 22 May 2023 |
| Overdue | \$0.00 |
| Not yet due | \$0.00 |
| Balance | \$0.00 |

Transactions

3 results found - from **22 May 2021** to **22 May 2023** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description | Debit (DR) | Credit (CR) | Balance |
|----------------|----------------|---|------------|-------------|---------------|
| 3 Aug 2022 | 8 Aug 2022 | EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21 | \$2,577.17 | | \$0.00 |
| 3 Aug 2022 | 3 Aug 2022 | Interest on overpayment for Income Tax for the period from 01 Jul 20 to 30 Jun 21 | | \$3.12 | \$2,577.17 CR |
| 3 Aug 2022 | 14 Jun 2022 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21 | | \$2,574.05 | \$2,574.05 CR |

85500 - Limited Recourse Borrowing Arrangements

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------------------|---|-----------------------|-----------------------|---------|
| ROVAS001_6 /52-54SYDE | 6/52-54 Sydenham Road, Brookvale (Loan from Trustees) | (\$9,235.13) | (\$9,312.93) | (0.84)% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$9,235.13) | (\$9,312.93) | |

Supporting Documents

- General Ledger [Report](#)
- Loan Schedule_Updated.xlsx

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|---|-------|--------------|--------|--------------------|
| Limited Recourse Borrowing Arrangements (85500) | | | | | |
| 6/52-54 Sydenham Road, Brookvale (Loan from Trustees) (ROVAS001_6/52-54SYDE) | | | | | |
| 01/07/2021 | Opening Balance | | | | 9,312.93 CR |
| 01/11/2021 | Withdrawal Online 1451218 Tfr Westpac Cho Rov Int Trustees | | 77.80 | | 9,235.13 CR |
| | | | 77.80 | | 9,235.13 CR |

Total Debits: 77.80

Total Credits: 0.00

The Trustee for Rovan Retirement Fund
 ABN: 26 746 319 092
 No Recourse Loan from Trustees

For the year ended 30.06.22
 TFN: 877 878 255

INTEREST RATE **6.00%** PER ANNUM

| Date | Description | Amount | Balance | Interest | Source Document |
|---------------|-----------------|---------------|-----------------|---------------|-----------------|
| 1-Jul-21 | OPENING BALANCE | 9,312.93 | 9,312.93 | | |
| 1-Jul-21 | | | 9,312.93 | 46.56 | Calculation |
| 1-Aug-21 | | | 9,312.93 | 46.56 | Calculation |
| 1-Sep-21 | | | 9,312.93 | 46.56 | Calculation |
| 1-Oct-21 | | | 9,312.93 | 46.56 | Calculation |
| 1-Nov-21 | | -77.80 | 9,235.13 | 46.56 | Calculation |
| 1-Dec-21 | | | 9,235.13 | 46.18 | Calculation |
| 1-Jan-22 | | | 9,235.13 | 46.18 | Calculation |
| 1-Feb-22 | | | 9,235.13 | 46.18 | Calculation |
| 1-Mar-22 | | | 9,235.13 | 46.18 | Calculation |
| 1-Apr-22 | | | 9,235.13 | 46.18 | Calculation |
| 1-May-22 | | | 9,235.13 | 46.18 | Calculation |
| 1-Jun-22 | | | 9,235.13 | 46.18 | Calculation |
| totals | | -77.80 | 9,235.13 | 556.05 | |

| | | | | |
|-----|------------|--------|------------|---|
| NAV | | | | |
| VVE | 410 | 61.47% | 342 | INTEREST TO PERSONAL INCOME VERNON |
| RVE | 257 | 38.53% | 214 | INTEREST TO PERSONAL INCOME ROBIN |
| | <u>667</u> | | <u>556</u> | |

86000 - PAYG Payable

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--------------|-------------------|-------------------|--------|
| 86000 | PAYG Payable | | (\$1,015.00) | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | | (\$1,015.00) | |

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal

88000 - Sundry Creditors

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------|-------------------|-------------------|--------|
| 88000 | Sundry Creditors | (\$1,656.05) | (\$1,031.20) | 60.59% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$1,656.05) | (\$1,031.20) | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Rovan Retirement Fund

General Ledger

As at 30 June 2022

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|---------------------------------|--|-------|-----------------|-----------------|--------------------|
| Sundry Creditors (88000) | | | | | |
| <u>Sundry Creditors (88000)</u> | | | | | |
| 01/07/2021 | Opening Balance | | | | 1,031.20 CR |
| 01/11/2021 | Withdrawal Online 1451218 Tfr Westpac Cho Rov Int Trustees | | 410.20 | | 621.00 CR |
| 11/05/2022 | Withdrawal Online 1500042 Tfr Westpac Cho Personal Interest | | 621.00 | | 0.00 DR |
| 30/06/2022 | 2022 Loan Interest | | | 556.05 | 556.05 CR |
| 30/06/2022 | 2021 SH fee paid on 07/07/2022 | | | 1,100.00 | 1,656.05 CR |
| | | | 1,031.20 | 1,656.05 | 1,656.05 CR |

Total Debits: 1,031.20

Total Credits: 1,656.05

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------------------|-------------------|-------------------|---------|
| 89000 | Deferred Tax Liability/Asset | (\$48,679.44) | (\$19,004.49) | 156.15% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$48,679.44) | (\$19,004.49) | |

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

Rovan Retirement Fund
Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

| Investment Code | Investment Name | Revaluation/Tax Deferred | Permanent Difference (Non-Assessable) | Temporary Difference (Assessable) | Temporary Difference (Accumulation Portion) |
|---|----------------------------------|--------------------------|---------------------------------------|-----------------------------------|---|
| Revaluations | | | | | |
| ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 300,000.00 | 100,000.00 | 200,000.00 | 200,000.00 |
| | | 300,000.00 | 100,000.00 | 200,000.00 | 200,000.00 |
| Tax Deferred Distributions | | | | | |
| ROVAS001_6/52-54SYDE | 6/52-54 Sydenham Road, Brookvale | 2,322.00 | 0.00 | 2,322.00 | 2,322.00 |
| | | 2,322.00 | 0.00 | 2,322.00 | 2,322.00 |
| Total | | 302,322.00 | 100,000.00 | 202,322.00 | 202,322.00 |
| Deferred Tax Liability (Asset) Summary | | | | | |
| Opening Balance | | 19,004.49 | | | |
| Current Year Transactions | | 30,348.30 | | | |
| Total Capital Losses | | 0.00 | | | |
| Total Tax Losses | | (673.35) | | | |
| Deferred Tax WriteBacks/Adjustment | | 0.00 | | | |
| Capital Loss carried forward recouped | | 0.00 | | | |
| Tax Loss carried forward recouped | | 0.00 | | | |
| Closing Balance | | 48,679.44 | | | |

A - Financial Statements

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

- Fund Summary Report Report
- Super Fund Lookup.pdf
- ABN Lookup.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

Rovan Retirement Fund

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 03/02/2008

Tax File Number: Provided

ABN: 26746319092

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

Postal Address:

PO Box 7221

Warringah Mall, New South Wales 2100

Physical Address:

5/87 Howard Avenue

Dee Why, New South Wales 2099

Members

Number of Members: 2

| Name | Age | Member Accounts | Pension Accounts | Tax File Number | Beneficiary Details |
|--------------------|-----|-----------------|------------------|-----------------|---------------------|
| Van Eck, Robin May | 47 | 1 | 0 | Provided | Not Provided |
| Van Eck, Vernon | 58 | 1 | 0 | Provided | Not Provided |

Fund Relationships

| Relationship Type | Contact |
|-------------------|---------------------------------|
| Accountant | Superhelp Australia Pty Limited |
| Auditor | Super Audits Pty Ltd |
| Fund Contact | Van Eck, Vernon |
| Tax Agent | Superhelp Australia Pty Limited |
| Trustee | Van Eck, Robin May |
| Trustee | Van Eck, Vernon |



Current details for ABN 26 746 319 092

ABN details

| | |
|-----------------------------|----------------------------------|
| Entity name: | ROVAN RETIREMENT FUND |
| ABN status: | Active from 03 Feb 2008 |
| Entity type: | Superannuation Fund |
| Goods & Services Tax (GST): | Not currently registered for GST |
| Main business location: | NSW 2099 |

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **ROVAN RETIREMENT 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](#)



ROVAN RETIREMENT FUND

ABN details

| | |
|------------------|--|
| ABN: | 26 746 319 092 View record on ABN Lookup |
| ABN Status: | Active from 03 Feb 2008 |
| Fund type: | ATO Regulated Self-Managed Superannuation Fund |
| Contact details: | Not available |
| Status: | Complying |

Previous name(s)

| Previous fund name | From | To |
|---------------------------------------|-------------|-------------|
| The trustee for Rován Retirement Fund | 03 Feb 2008 | 03 Mar 2009 |

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

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.

C - Other Documents

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

- 202206 ROVAN - INVESTMENT STRATEGY ^0 MEETING MINUTES.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

Rovan Retirement Fund

Minutes of the Meeting of the Trustees

| | |
|-------------------|--|
| Fund Name: | Rovan Retirement Fund (“the Fund”) |
| Venue: | Trustee Residence |
| Date: | 22 June 2022 |
| Present: | Robin Van Eck Vernon Van Eck (“the Trustees”) |
| Chair: | Vernon Van Eck |

Investment Objectives & Strategy

1. **Discussed: investment objectives**
Resolved: the Fund has and continues to have the following investment objectives:
 - an investment return in excess of inflation, that is, in excess of the Consumer Price Index (All Groups Weighted Average);
 - to hold assets in a form to enable the Fund to discharge existing and future liabilities in a manner which satisfies the members.

2. **Discussed: investment objectives strategy**
Resolved: the Fund will have the ability to invest in the following areas:
 - direct equities and stocks, including participation in dividend reinvestment programs and rights issues or any other similar investments offered in this area;
 - property trusts and associated investments;
 - managed investments and associated products;
 - direct property investments; and
 - any other investment that is legal under the laws of the Commonwealth of Australia and its States and Territories.
 - a) In determining this strategy, the Trustees will consider, in respect of each of the Fund’s investments, the aspects of the investment being in accordance with the Fund’s investment objectives and relevant legislation.
 - b) Further, the Trustees will consider in respect of each investment, the risk to the Fund and its member of acquiring it, the diversification of the investment vis a vis all of the other investments owned by the Fund, the liquidity requirements of the Fund in meeting its liabilities and the effect that this investment will have on those requirements and all matters relating to the prudential nature of the investment after having assessed the entire financial position of the member.
 - c) The Trustees will ensure that all the Fund’s investments are monitored and continue to comply with this strategy and the relevant legislation. The Trustees reserve the right to alter this strategy at any time.
 - d) The Trustees have considered the death and disability insurance needs of each member and are satisfied that the current covers are appropriate.
 - e) The Trustees have reviewed the investment strategy and agree that it continues to satisfy the objectives of the fund.

3. **Discussed: investment property performance** - the investment property held by the Fund continues to perform well given commercial property values in the

Brookvale area. Given increase in property values over the period, a decision was made to revalue the property to bring it into line with current market conditions.
Resolved: the last independent appraisal of the investment property was obtained in May 2017. At that time the property was independently valued at \$595,000. It was decided to have a new independent appraisal obtained and Patrick Cowie, a real estate agent specialist in the Brookvale area has been contacted in this regard.

4. **Discussed: investment diversification, risk & liquidity** - investment diversification and the suitability of a material single commercial property investment by the Fund to meet the retirement needs of the Trustees. The small remaining related party loan balance will continue to be maintained to keep the Bare Trust in place. The Fund continues to have a cash balance in excess of loan liabilities to allow for increased investment diversification. Vernon Van Eck continues to make additional super contributions with Mercer Financial Group in his role as an Investment Specialist with Mercer.

Resolved: given the financial position of the Trustees and that the overall super needs of the Trustees include other diversified super holdings, it was resolved that the current investments held by the Fund are suitable to meet the retirement needs of the Trustees.

5. **Discussed: unclaimed monies of \$692.61** – it was discussed that a process be initiated to claim the \$692.61 unclaimed monies.

Resolved: a process was initiated with Commonwealth Bank to claim the unclaimed balance. The OTN number under which the claim has been lodged is 534440717454.

6. **Discussed: interest on related party loan** – it was discussed that following the lowering of interest rates by the Reserve Bank to 0.10% during the Covid period and subsequent increases, interest rates on the related party loan should be increased. It was discussed that notwithstanding an increase in the interest rate of the related party loan, interest payments will remain immaterial at ~\$560 per annum after the increase.

Resolved: interest on the related party loan was increased from 4.00% to 6.00% per annum.

Signed as a true record of the meeting



Chairperson: _____
Vernon Van Eck

Date: 22/06/2022

D - Pension Documentation

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

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

Rovan Retirement Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

| Member | Pension Type | Date | Lodgment Date | Transaction Type | Event Type | Debit | Credit | Balance | Cap Limit | Remaining Cap |
|---------------|---------------------|-------------|--------------------------|-------------------------|-----------------------|--------------|---------------|----------------|------------------|----------------------|
|---------------|---------------------|-------------|--------------------------|-------------------------|-----------------------|--------------|---------------|----------------|------------------|----------------------|

Robin May Van Eck

Vernon Van Eck

E - Estate Planning

2022 Financial Year

Preparer Steven Lee

Reviewer Sandra Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members