

Client Name: The Leaver Super Fund

Year Ended: June 30, 2020

Audit Checklist

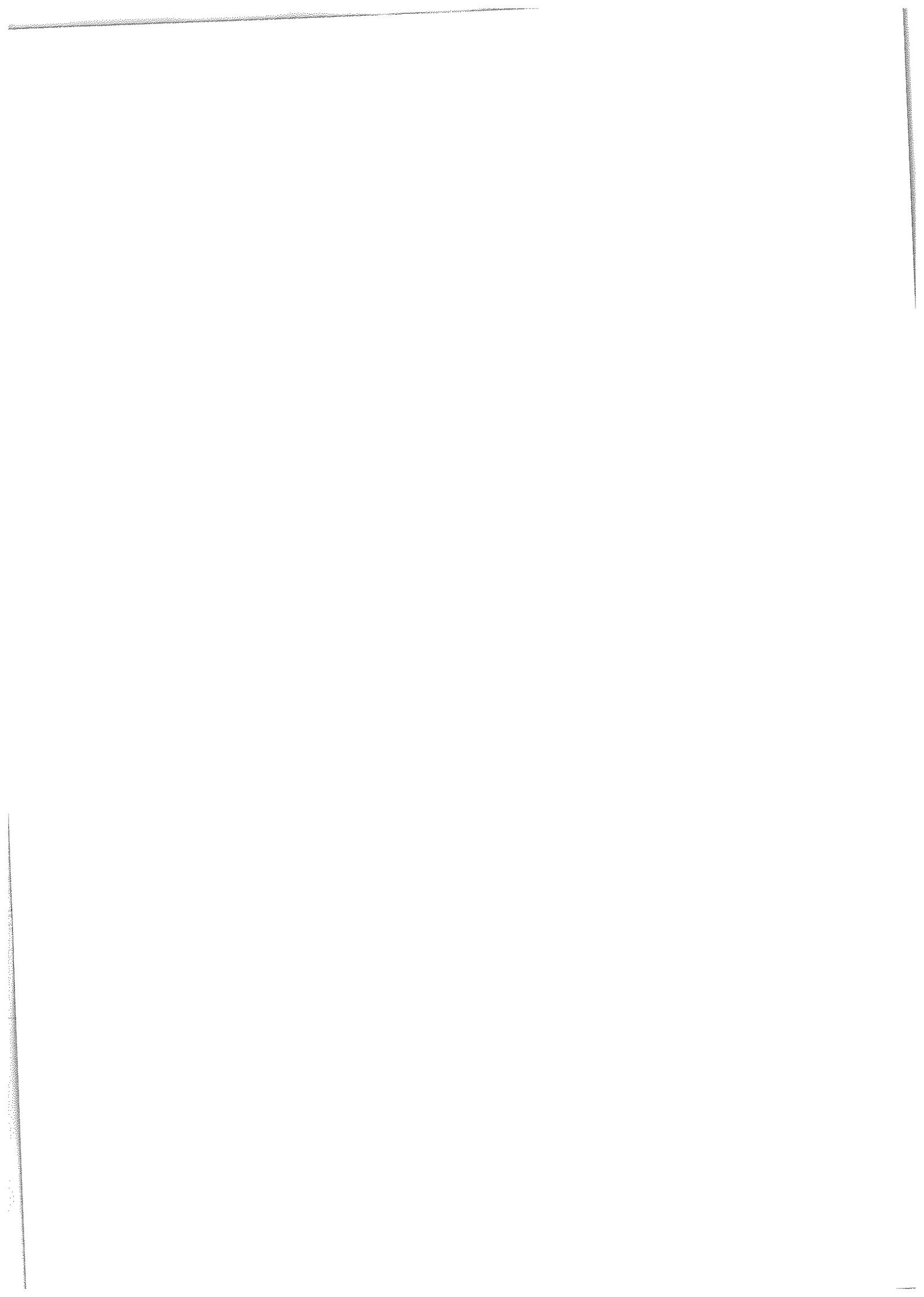
- 1 Draft Income Tax Return
- 2 Draft Financial Statements
- 3 Trial Balance
- 4 General Ledger
- 5 Tax Reconciliation Statement
- 6 Investment Reports
- 7 Supporting Documentation
- 8 Audit Engagment Letter
- 9 Audit Representation Letter
- 10 Trustee Minutes
- 11 Investment Strategy

	WP Ref:
	1-1
	2-1
	3-1
	4-1
	5-1
	7-1
	8-1
	9-1
	10-1
	11-1

Post Audit Action

- Signed Audit Engagment Letter returned to Auditor
- Signed Trustee Representation Letter returned to Auditor
- Signed Accounts placed on File
- Copy of signed Engagment Letter on File
- Copy of signed Trustee Representation Letter on File
- Signed Minutes on File

Yes/No



PART A

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

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

Privacy

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number

Year

Name of partnership, trust, fund or entity

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

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director

Date

PART B

Electronic funds transfer consent

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

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

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

Agent's reference number

Account Name

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

Signature

Date

Self-managed superannuation fund annual return

2020

Return year

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

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

 D

1-3

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

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

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

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

B Financial institution account details for tax refunds

Use Agent Trust Account? []

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

BSB number [] Account number []

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

C Electronic service address alias

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

[]

XXXXXX XXX XXXX XXXXXX XXXXX XXX XXX

8 Status of SMSF Australian superannuation fund

A Y

Fund benefit structure B A Code

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

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

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

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A 46,427

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

Segregated assets method B []

Unsegregated assets method C X

Was an actuarial certificate obtained? D Y Print Y for yes

Did the fund have any other income that was assessable? E Y Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

1-4

Section B: Income

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

11 Income

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

Print Y for yes or N for no.

Have you applied an exemption or rollover? M

Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain A

Gross rent and other leasing and hiring income B

Gross interest C

Forestry managed investment scheme income X

Gross foreign income D1 Net foreign income D Loss

Australian franking credits from a New Zealand company E

Transfers from foreign funds F Number

Gross payments where ABN not quoted H

Gross distribution from partnerships I Loss

* Unfranked dividend amount J

* Franked dividend amount K

* Dividend franking credit L

* Gross trust distributions M Code

Calculation of assessable contributions

Assessable employer contributions R1

plus Assessable personal contributions R2

plus#*No-TFN-quoted contributions R3

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

less Transfer of liability to life insurance company or PST R6

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

Calculation of non-arm's length income

* Net non-arm's length private company dividends U1

plus * Net non-arm's length trust distributions U2

plus * Net other non-arm's length income U3

* Other income S Code

*Assessable income due to changed tax status of fund T

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

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

GROSS INCOME W Loss

Exempt current pension income Y

TOTAL ASSESSABLE INCOME V Loss

1-5

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
SMSF auditor fee	H1 <input type="text"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="284"/>	J2 <input type="text" value="2,753"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> Code <input type="text"/>	L2 <input type="text"/> Code <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input type="text" value="284"/> (Total A1 to M1)		Y <input type="text" value="2,753"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input type="text" value="6,067"/> Loss <input type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		Z <input type="text" value="3,037"/> (N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	A <input type="text" value="6,067"/>	(an amount must be included even if it is zero)
#Tax on taxable income	T1 <input type="text" value="910.05"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J <input type="text" value="0.00"/>	(an amount must be included even if it is zero)
Gross tax	B <input type="text" value="910.05"/>	(T1 plus J)

1-6

Foreign income tax offset	C1 <input type="text"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.00"/> (C1 plus C2)

SUBTOTAL 1
T2
 (B less C –cannot be less than zero)

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

SUBTOTAL 2
T3
 (T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="73.71"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="73.71"/> (E1 plus E2 plus E3 plus E4)

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

Section 102AAM interest charge
G

1-7

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds (Remainder of refundable tax offsets). **I**
 (unused amount from label E – an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

	Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables	66,166	66,166
Collectables	0	0

Section F / Section G: Member Information

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

Title		Mr	Member'sTFN	XXX XXX XXX	Member Number	1
Family name		Leaver	SNR	Account status		
First given name		John			0	Code
Other given names		W				
Date of birth		11/07/1944	If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE 920,823.00

Refer to instructions for completing these labels

Employer contributions A 2,963.00

ABN of principal employer A1

Personal contributions B

CGT small business retirement exemption C

CGT small business 15-year exemption amount D

Personal injury election E

Spouse and child contributions F

Other third party contributions G

Proceeds from primary residence disposal

H

Receipt date H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M 300.00

TOTAL CONTRIBUTIONS N 3,263.00 (Sum of labels A to M)

Other transactions

Accumulation phase account balance S1 0.00

Retirement phase account balance - Non CDBIS S2 922,883.00

Retirement phase account balance - CDBIS S3 0.00

0 TRIS Count

Allocated earnings or losses O 21,867.00 Loss

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1

Income stream payment R2 23,070.00 Code M

CLOSING ACCOUNT BALANCE S 922,883.00 S1 plus S2 plus S3

Accumulation phase value X1 0.00

Retirement phase value X2 922,883.00

Outstanding limited recourse borrowing arrangement amount Y 0.00

1-9

Title		Mrs	See the Privacy note in the Declaration.	Member's TFN	XXX XXX XXX	Member Number	2
Family name		Leaver				Account status	<input type="radio"/> Code
First given name		Cornelia					
Other given names		Adriana					
Date of birth		20/04/1945	If deceased, date of death				

Contributions

OPENING ACCOUNT BALANCE 579,206.00

Refer to instructions for completing these labels

Employer contributions
A 2,963.00

ABN of principal employer
A1

Personal contributions
B 71,010.00

CGT small business retirement exemption
C

CGT small business 15-year exemption amount
D

Personal injury election
E

Spouse and child contributions
F

Other third party contributions
G

Proceeds from primary residence disposal

H

Receipt date
H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M 300.00

TOTAL CONTRIBUTIONS **N** 74,273.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 0.00

Retirement phase account balance - Non CDBIS
S2 652,535.00

Retirement phase account balance - CDBIS
S3 0.00

TRIS Count

Allocated earnings or losses **O** 13,586.00 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2** 14,530.00 Code M

CLOSING ACCOUNT BALANCE **S** 652,535.00

S1 plus S2 plus S3

Accumulation phase value **X1** 0.00

Retirement phase value **X2** 652,535.00

Outstanding limited recourse borrowing arrangement amount **Y** 0.00

Section H: **Assets and liabilities**

15 **ASSETS**

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements	
Australian residential real property	J1 <input type="text"/>
Australian non-residential real property	J2 <input type="text"/>
Overseas real property	J3 <input type="text"/>
Australian shares	J4 <input type="text"/>
Overseas shares	J5 <input type="text"/>
Other	J6 <input type="text"/>
Property count	J7 <input type="text"/>

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

15e In-house assets

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

15f Limited recourse borrowing arrangements

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

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

1-11

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text"/>	
			Borrowings V <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W	<input type="text" value="1,575,418"/>
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text" value="836"/>
TOTAL LIABILITIES		Z	<input type="text" value="1,576,254"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

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

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

1-12

Section K: Declarations

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

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein.

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

[Signature box]

Date Day Month Year [] [] []

Preferred trustee or director contact details:

Title Mr []

Family name Leaver [] []

First given name John [] []

Other given names [] []

Phone number Area code 03 Number 98981633

Email address [] []

Non-individual trustee name (if applicable) [] []

ABN of non-individual trustee [] []

Time taken to prepare and complete this annual return Hrs []

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

TAX AGENT'S DECLARATION:

I, AR QUAYLE & CO []

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature []

Date Day Month Year [] [] []

Tax agent's contact details

Title Mr []

Family name Quayle [] []

First given name Andrew [] []

Other given names [] []

Tax agent's practice AR QUAYLE & CO [] []

Tax agent's phone number Area code 03 Number 98981633

Tax agent number 71041008 [] []

Reference number LEA0604 [] []

The Leaver Superannuation Fund

Financial Statements
For the year ended 30 June 2020



AR Quayle & Co
Certified Practising Accountants
Suite 8, 857 Doncaster Road
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9898 1644

The Leaver Superannuation Fund

Contents

Compilation Report

Trustees' Declaration

Operating Statement

Statement of Financial Position

Member's Information Statement

Notes to the Financial Statements

The Leaver Superannuation Fund

Compilation Report to The Leaver Superannuation Fund

We have compiled the accompanying special purpose financial statements of The Leaver Superannuation Fund, which comprise the balance sheet as at 30 June 2020, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustees' declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustees

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

Our Responsibility

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

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

Assurance Disclaimer

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

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

AR Quayle & Co
Suite 8, 857 Doncaster Road
Doncaster East

21 September, 2020

The Leaver Superannuation Fund
Trustees' Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Signed in accordance with a resolution of the trustees by:

John Leaver , (Trustee)

Cory Leaver , (Trustee)

Date 21/09/2020

The Leaver Superannuation Fund
Operating Statement
For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Revenue			
Employers Contributions - J Leaver		2,963	2,000
Employers Contributions - C Leaver		2,963	2,000
Members Contributions - J Leaver			35,000
Members Contributions - C Leaver		71,010	35,000
Superannuation Co-Contrib. - J Leaver		300	258
Superannuation Co-Contrib. - C Leaver		300	258
Investment revenue		(7,479)	
Other revenue		46,853	52,787
Total revenue		<u>116,909</u>	<u>127,304</u>
Expenses			
General administration		3,011	2,923
Total expenses		<u>3,011</u>	<u>2,923</u>
Benefits Accrued as a Result of Operations Before Income Tax		113,897	124,380
Income tax expense		910	751
Benefits Accrued as a Result of Operations		<u>112,987</u>	<u>123,629</u>

The Leaver Superannuation Fund
Statement of Financial Position as at 30 June 2020

	Note	2020 \$	2019 \$
Investments			
Shares in listed companies		23,186	
Other investments		28,054	28,041
Total Investments		51,240	28,041
Other Assets			
Bendigo Bank - # 6565		277,943	3,798
Westpac DIY Account # 6697		57	51,038
Wetspac DIY Account -# 6689		1,364	23
Latrobe A/C # 233459		79,380	240,504
CBA Term Dep # 0388			256,142
W' Pac Term Deposit # 6887		507,970	440,684
W' Pac Term Deposit # 2312		160,298	30,550
W'Pac Term Deposit # 9656			450,000
CBA Term Deposit - # 231007		250,000	
NAB Term Deposit - # 4858		248,000	
Total other assets		1,525,012	1,472,739
Total assets		1,576,252	1,500,780
Liabilities			
Income tax payable		836	751
Total liabilities		836	751
Net Assets Available to Pay Benefits		1,575,416	1,500,029
Represented by:			
Liability for Accrued Members' Benefits			
Allocated to members' accounts		1,575,416	1,500,029
		1,575,416	1,500,029

The Leaver Superannuation Fund
Member's Information Statement
For the year ended 30 June 2020

	2020	2019
	\$	\$
John Leaver		
Opening Balance - John Leaver	920,823	897,954
Allocated earnings	22,322	30,904
Employers Contributions - J Leaver	2,963	2,000
Members Contributions - J Leaver		35,000
Superannuation Co-Contrib. - J Leaver	300	258
Income Tax On Earnings	(11)	(94)
Income Tax On Contributions	(444)	(300)
John Leaver	(23,070)	(44,900)
Balance as at 30 June 2020	922,882	920,823
Withdrawal benefits at the beginning of the year	920,823	897,954
Withdrawal benefits at 30 June 2020	922,882	920,823

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact John Leaver or write to The Trustee, The Leaver Superannuation Fund.

The Leaver Superannuation Fund
Member's Information Statement
For the year ended 30 June 2020

	2020 \$	2019 \$
Cornelia Leaver		
Opening Balance - Corry Leaver	579,206	550,895
Allocated earnings	14,041	18,959
Employers Contributions - C Leaver	2,963	2,000
Members Contributions - C Leaver	71,010	35,000
Superannuation Co-Contrib. - C Leaver	300	258
Income Tax On Earnings	(11)	(57)
Income Tax On Contributions	(444)	(300)
Corry Leaver	(14,530)	(27,550)
Balance as at 30 June 2020	652,534	579,206
Withdrawal benefits at the beginning of the year	579,206	550,895
Withdrawal benefits at 30 June 2020	652,534	579,206

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact John Leaver or write to The Trustee, The Leaver Superannuation Fund.

The Leaver Superannuation Fund
Member's Information Statement
For the year ended 30 June 2020

	2020	2019
	\$	\$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	112,987	123,629
John Leaver	(23,070)	(44,900)
Corry Leaver	(14,530)	(27,550)
Amount allocatable to members	75,387	51,179
Allocation to members		
John Leaver	2,059	22,869
Cornelia Leaver	73,328	28,311
Total allocation	75,387	51,179
Yet to be allocated	75,387	51,179
Members Balances		
John Leaver	922,882	920,823
Cornelia Leaver	652,534	579,206
Allocated to members accounts	1,575,416	1,500,029
Yet to be allocated		
Liability for accrued members benefits	1,575,416	1,500,029

The Leaver Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue on 21 September, 2020 by the trustees.

(a) Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and
- (iv) investment properties at the trustees' assessment of their realisable value.

The Leaver Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

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

(b) Cash and Cash Equivalents

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

(c) Revenue

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

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

(d) Liability for Accrued Benefits

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

The Leaver Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

(e) Income Tax

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

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

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

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

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

(f) Goods and Services Tax (GST)

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

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

(g) Critical Accounting Estimates and Judgements

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

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

The Leaver Superannuation Fund
Comparative Trial Balance as at 30 June 2020

		2020	2020	2019	2019
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0550	Dividends Received				
0550.07	Westpac Ltd		228.57		
			228.57		
0567	Distribution Received				
0567.02	Transurban Group Ltd		191.14		
			191.14		
0575	Interest Received		46,432.94		52,786.76
0716	Employers contributions				
	Employers Contributions - J				
0716.01	Leaver		2,962.55		2,000.00
	Employers Contributions - C				
0716.02	Leaver		2,962.55		2,000.00
			5,925.10		4,000.00
0750	Members contributions				
	Members Contributions - J				
0750.01	Leaver				35,000.00
	Members Contributions - C				
0750.02	Leaver		71,009.90		35,000.00
			71,009.90		70,000.00
0755	Superannuation Co-Contribution				
	Superannuation Co-Contrib. - J Leaver		300.00	7-103	258.50
0755.01					
	Superannuation Co-Contrib. - C Leaver		300.00	7-103	258.50
0755.02			600.00		517.00
0865	Changes In Market Value	7,478.85			

The Leaver Superannuation Fund
Comparative Trial Balance as at 30 June 2020

	2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
Expenses				
1510	Accountancy	2,750.00		2,662.00
1545	Bank Fees & Charges	2.50		2.50
1685	Filing Fees	259.00		259.00
1998	Income Tax On Earnings			
1998.01	Income Tax On Earnings	10.65		93.52
1998.02	Income Tax On Earnings	10.64		57.38
		21.29		150.90
1999	Income Tax On Contributions			
1999.01	Income Tax On Contributions	444.38		300.00
1999.02	Income Tax On Contributions	444.38		300.00
		888.76		600.00
Current Assets				
2002	Bendigo Bank - # 6565	277,942.80	<i>Workpaper Ref:</i> 7-10	3,798.32
2007	Westpac DIY Account # 6697	56.81	7-23	51,038.13
2008	Westpac DIY Account -# 6689	1,363.54	7-37	22.99
2011	Latrobe A/C # 233459	79,380.09	7-60	240,503.85
2033	CBA Term Dep # 0388		7-68	256,142.11
2037	W' Pac Term Deposit # 6887	507,970.18	7-72	440,683.73
2038	W' Pac Term Deposit # 2312	160,298.48	7-78	30,550.00
2039	W'Pac Term Deposit # 9656		7-83	450,000.00
2040	CBA Term Deposit - # 231007	250,000.00	7-95	
2041	NAB Term Deposit - # 4858	248,000.00	7-97	

The Leaver Superannuation Fund
Comparative Trial Balance as at 30 June 2020

	2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
Non Current Assets				
2520	<i>Workpaper Ref!</i>			
2520	Shares On Hand			
2520.01	1,542.50	7-2		
2520.07	8,975.00	7-3		
2520.10	8,478.00	7-4		
2520.22	4,190.60	7-5		
	23,186.10			
2700	Other Bank Accounts			
	Cash At Bank - Sandhurst			
2700.01	28,054.34	7-99	28,040.52	
	28,054.34		28,040.52	
Current Liabilities				
3325		5-1 836.40		750.96
Equity				
4000	Opening balance - Members fund			
4000.01		5-2 920,822.96		897,954.20
4000.02		5-2 579,205.73		550,895.13
		1,500,028.69		1,448,849.33
4080	Benefits paid			
4080.01	23,070.00	5-2	44,900.00	
4080.02	14,530.00	5-2	27,550.00	
	37,600.00		72,450.00	
	1,625,252.74	1,625,252.74	1,576,904.05	1,576,904.05
Net Profit		112,987.25		123,629.36

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0550.07 - Westpac Ltd							
20/12/2019	000000015	R	W/pac Dividend			160.00	(160.00)
20/12/2019	000000083	J	Fr.credit On Dividend			68.57	(228.57)
30/06/2020	000000108	J	Year end closing entry		228.57		0.00
Total					228.57	228.57	
Account number 0567.02 - Transurban Group Ltd							
14/02/2020	000000016	R	Transurban Distr			186.00	(186.00)
14/02/2020	000000082	J	Fr.credit On Dividend			5.14	(191.14)
30/06/2020	000000108	J	Year end closing entry		191.14		0.00
Total					191.14	191.14	
Account number 0575 - Interest Received							
02/07/2019	000000084	J	Latrobe Int Reinvested			57.53	(57.53)
02/07/2019	000000086	J	Latrobe Int Reinvested			920.49	(978.02)
31/07/2019	000000028	R	Interest Received			0.27	(978.29)
31/07/2019	000000072	R	Interest Received			11.32	(989.61)
02/08/2019	000000085	J	Latrobe Int Reinvested			55.21	(1,044.82)
02/08/2019	000000087	J	Latrobe Int Reinvested			955.94	(2,000.76)
15/08/2019	000000003	J	Int On W/Pac T/D #6887 Reinvested			12,030.67	(14,031.43)
30/08/2019	000000032	R	Interest Received			0.20	(14,031.63)
30/08/2019	000000074	R	Interest Received			3.21	(14,034.84)
03/09/2019	000000088	J	Latrobe Int Reinvested			50.96	(14,085.80)
03/09/2019	000000089	J	Latrobe Int Reinvested			932.70	(15,018.50)
30/09/2019	000000034	R	Interest Received			0.21	(15,018.71)
30/09/2019	000000075	R	Interest Received			0.13	(15,018.84)
02/10/2019	000000090	J	Latrobe Int Reinvested			49.32	(15,068.16)
02/10/2019	000000091	J	Latrobe Int Reinvested			906.56	(15,974.72)
31/10/2019	000000036	R	Interest Received			0.18	(15,974.90)

4-2

The Leaver Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
31/10/2019	000000076	R	Interest Received			0.12	(15,975.02)
04/11/2019	000000092	J	Latrobe Int Reinvested			50.96	(16,025.98)
04/11/2019	000000093	J	Latrobe Int Reinvested			941.03	(16,967.01)
29/11/2019	000000039	R	Interest Received			0.23	(16,967.24)
29/11/2019	000000078	R	Interest Received			0.90	(16,968.14)
03/12/2019	000000041	R	Latrobe Interest			42.19	(17,010.33)
03/12/2019	000000042	R	Latrobe Interest			831.49	(17,841.82)
08/12/2019	000000002	J	Int On W/Pac TD # 2311			748.48	(18,590.30)
31/12/2019	000000047	R	Interest Received			0.54	(18,590.84)
31/12/2019	000000081	R	Interest Received			3.00	(18,593.84)
06/01/2020	000000049	R	Latrobe Interest			505.41	(19,099.25)
31/01/2020	000000050	R	Interest Received			0.71	(19,099.96)
31/01/2020	000000051	R	Latrobe Interest			433.21	(19,533.17)
28/02/2020	000000057	R	Interest Received			0.58	(19,533.75)
02/03/2020	000000023	R	Int Paid On CBA T/D #0388			8,571.32	(28,105.07)
04/03/2020	000000058	R	Latrobe Interest			405.25	(28,510.32)
14/03/2020	000000099	J	Int On W/Pac TD # 6887 At Maturity			5,255.78	(33,766.10)
31/03/2020	000000059	R	Interest Received			0.33	(33,766.43)
03/04/2020	000000060	R	Latrobe Interest			433.21	(34,199.64)
29/04/2020	000000062	R	Int Paid On W/Pac T/D # 9656			11,461.32	(45,660.96)
30/04/2020	000000064	R	Interest Received			0.29	(45,661.25)
05/05/2020	000000067	R	Latrobe Interest			366.81	(46,028.06)
29/05/2020	000000068	R	Interest Received			0.14	(46,028.20)
03/06/2020	000000070	R	Latrobe Interest			316.00	(46,344.20)
30/06/2020	000000004	J	Sandhurst Interest 1/7/19			69.88	(46,414.08)
30/06/2020	000000004	J	Sandhurst Interest 1/10/19			14.84	(46,428.92)
30/06/2020	000000004	J	Sandhurst Interest 1/1/20			2.94	(46,431.86)

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/06/2020	000000004	J	Sandhurst Interest 1/4/20			1.06	(46,432.92)
30/06/2020	000000071	R	Interest Received			0.01	(46,432.93)
30/06/2020	000000098	J	Interest Adjustment			0.01	(46,432.94)
30/06/2020	000000108	J	Year end closing entry		46,432.94		0.00
Total					46,432.94	46,432.94	
Account number 0716 - Employers contributions							
30/06/2020	000000004	J	Employer Contribution			5,925.10	(5,925.10)
30/06/2020	000000102	J	Re-alloc Super Contributions		5,925.10		0.00
Total					5,925.10	5,925.10	
Account number 0716.01 - Employers Contributions - J Leaver							
30/06/2020	000000102	J	Re-alloc Super Contributions			2,962.55	(2,962.55)
30/06/2020	000000108	J	Year end closing entry		2,962.55		0.00
Total					2,962.55	2,962.55	
Account number 0716.02 - Employers Contributions - C Leaver							
30/06/2020	000000102	J	Re-alloc Super Contributions			2,962.55	(2,962.55)
30/06/2020	000000108	J	Year end closing entry		2,962.55		0.00
Total					2,962.55	2,962.55	
Account number 0750.02 - Members Contributions - C Leaver							
16/04/2020	000000104	J	2019 Tax Paid By Corry Leaver			1,009.90	(1,009.90)
30/06/2020	000000004	J	Corry N/Conc Contrib 24/4/20			50,000.00	(51,009.90)
30/06/2020	000000004	J	Corry N/Conc Contrib 26/4/20			10,000.00	(61,009.90)
30/06/2020	000000004	J	Corry N/Conc Contrib 26/4/20			10,000.00	(71,009.90)
30/06/2020	000000108	J	Year end closing entry		71,009.90		0.00
Total					71,009.90	71,009.90	

4-4

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0755.01 - Superannuation Co-Contrib. - J Leaver							
30/06/2020	000000101	J	Re-alloc LISA Amounts From ATO			300.00	(300.00)
30/06/2020	000000108	J	Year end closing entry		300.00		0.00
Total					300.00	300.00	
Account number 0755.02 - Superannuation Co-Contrib. - C Leaver							
30/06/2020	000000101	J	Re-alloc LISA Amounts From ATO			300.00	(300.00)
30/06/2020	000000108	J	Year end closing entry		300.00		0.00
Total					300.00	300.00	
Account number 0865 - Changes In Market Value							
30/06/2020	000000100	J	Record MV Change For Year		7,478.85		7,478.85
30/06/2020	000000108	J	Year end closing entry			7,478.85	0.00
Total					7,478.85	7,478.85	
Account number 1510 - Accountancy							
29/10/2019	000000009	P	ARQ Fee		2,500.00		2,500.00
30/10/2019	000000010	P	ARQ Fee		250.00		2,750.00
30/06/2020	000000108	J	Year end closing entry			2,750.00	0.00
Total					2,750.00	2,750.00	
Account number 1545 - Bank Fees & Charges							
15/08/2019	000000029	R	Fee Reversal			2.50	(2.50)
02/09/2019	000000033	P	Bank Fees		2.50		0.00
11/10/2019	000000035	R	Fee Reversal			2.50	(2.50)
02/01/2020	000000048	P	Bank Fees		2.50		0.00
19/02/2020	000000054	R	Fee Reversal			2.50	(2.50)
01/06/2020	000000069	P	Bank Fees		5.00		2.50
30/06/2020	000000108	J	Year end closing entry			2.50	0.00
Total					10.00	10.00	
Account number 1685 - Filing Fees							
30/06/2020	000000105	J	Re-alloc Filing Fee Expenses		259.00		259.00
30/06/2020	000000108	J	Year end closing entry			259.00	0.00
Total					259.00	259.00	

4-5

The Leaver Superannuation Fund Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1998.01 - Income Tax On Earnings							
30/06/2020	000000103	J	Current Yr Tax Expense		455.03		455.03
30/06/2020	000000107	J	Re-alloc Tax On Contributions			444.38	10.65
30/06/2020	000000108	J	Year end closing entry			10.65	0.00
Total					455.03	455.03	
Account number 1998.02 - Income Tax On Earnings							
30/06/2020	000000103	J	Current Yr Tax Expense		455.02		455.02
30/06/2020	000000107	J	Re-alloc Tax On Contributions			444.38	10.64
30/06/2020	000000108	J	Year end closing entry			10.64	0.00
Total					455.02	455.02	
Account number 1999.01 - Income Tax On Contributions							
30/06/2020	000000107	J	Re-alloc Tax On Contributions		444.38		444.38
30/06/2020	000000108	J	Year end closing entry			444.38	0.00
Total					444.38	444.38	
Account number 1999.02 - Income Tax On Contributions							
30/06/2020	000000107	J	Re-alloc Tax On Contributions		444.38		444.38
30/06/2020	000000108	J	Year end closing entry			444.38	0.00
Total					444.38	444.38	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2002 - Bendigo Bank - # 6565							
01/07/2019	000000001	J	Opening balance		3,798.32		3,798.32
08/07/2019	000000005	R	Funds Xfer		20,000.00		23,798.32
08/07/2019	000000006	P	Funds Xfer			2,500.00	21,298.32
24/09/2019	000000007	P	Purch 200 W/pac Shares			5,971.95	15,326.37
14/10/2019	000000008	P	Purch 600 Transurban Shares			9,005.95	6,320.42
29/10/2019	000000009	P	ARQ Fee			2,500.00	3,820.42
30/10/2019	000000010	P	ARQ Fee			250.00	3,570.42
31/10/2019	000000011	R	Funds Xfer		4,000.00		7,570.42
28/11/2019	000000012	R	Funds Xfer		2,000.00		9,570.42
02/12/2019	000000013	P	Purch 300 W/pac Shares			7,469.95	2,100.47
20/12/2019	000000014	P	Purch 250 BoQ Shares			1,887.45	213.02
20/12/2019	000000015	R	W/pac Dividend		160.00		373.02
14/02/2020	000000016	R	Transurban Distr		186.00		559.02
16/02/2020	000000017	R	Funds Xfer		1,500.00		2,059.02
17/02/2020	000000018	R	Funds Xfer		1,500.00		3,559.02
20/02/2020	000000019	R	Funds Xfer		1,500.00		5,059.02
21/02/2020	000000020	R	Funds Xfer		1,500.00		6,559.02
25/02/2020	000000021	P	Purch 230 Nab Shares			6,329.65	229.37
02/03/2020	000000022	R	CBA T/D # 0388 Redemption		256,142.11		256,371.48
02/03/2020	000000023	R	Int Paid On CBA T/D #0388		8,571.32		264,942.80
20/04/2020	000000024	P	Pension Payt			37,600.00	227,342.80
04/05/2020	000000025	R	Funds Xfer		50,000.00		277,342.80
20/05/2020	000000026	R	ATO Deposit		600.00		277,942.80
Total					<u>351,457.75</u>	<u>73,514.95</u>	

The Leaver Superannuation Fund Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2007 - Westpac DIY Account # 6697							
01/07/2019	000000001	J	Opening balance		51,038.13		51,038.13
31/07/2019	000000072	R	Interest Received		11.32		51,049.45
15/08/2019	000000073	P	Funds Xfer			50,000.00	1,049.45
30/08/2019	000000074	R	Interest Received		3.21		1,052.66
30/09/2019	000000075	R	Interest Received		0.13		1,052.79
31/10/2019	000000076	R	Interest Received		0.12		1,052.91
26/11/2019	000000077	R	Latrobe Redemption		100,000.00		101,052.91
29/11/2019	000000078	R	Interest Received		0.90		101,053.81
06/12/2019	000000079	R	Funds Transfer		28,000.00		129,053.81
09/12/2019	000000080	P	W/Pac TD # 2312 Top Up			129,000.00	53.81
31/12/2019	000000081	R	Interest Received		3.00		56.81
Total					179,056.81	179,000.00	
Account number 2008 - Wetspac DIY Account -# 6689							
01/07/2019	000000001	J	Opening balance		22.99		22.99
08/07/2019	000000027	R	Funds Xfer		2,500.00		2,522.99
31/07/2019	000000028	R	Interest Received		0.27		2,523.26
15/08/2019	000000029	R	Fee Reversal		2.50		2,525.76
15/08/2019	000000030	R	Funds Xfer		50,000.00		52,525.76
15/08/2019	000000031	P	Top Up T/D # 6887			50,000.00	2,525.76
30/08/2019	000000032	R	Interest Received		0.20		2,525.96
02/09/2019	000000033	P	Bank Fees			2.50	2,523.46
30/09/2019	000000034	R	Interest Received		0.21		2,523.67
11/10/2019	000000035	R	Fee Reversal		2.50		2,526.17
31/10/2019	000000036	R	Interest Received		0.18		2,526.35
25/11/2019	000000037	R	Latrobe Reemption		100,000.00		102,526.35
26/11/2019	000000038	P	Funds Transfer			100,000.00	2,526.35
29/11/2019	000000039	R	Interest Received		0.23		2,526.58
29/11/2019	000000040	R	Latrobe Reemption		25,000.00		27,526.58
03/12/2019	000000041	R	Latrobe Interest		42.19		27,568.77

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
03/12/2019	000000042	R	Latrobe Interest		831.49		28,400.26
06/12/2019	000000043	P	Funds Transfer			28,000.00	400.26
09/12/2019	000000044	R	Funds Transfer		129,000.00		129,400.26
10/12/2019	000000045	P	Top Up T/D # 2038			129,000.00	400.26
27/12/2019	000000046	R	Latrobe Reemption		16,044.47		16,444.73
31/12/2019	000000047	R	Interest Received		0.54		16,445.27
02/01/2020	000000048	P	Bank Fees			2.50	16,442.77
06/01/2020	000000049	R	Latrobe Interest		505.41		16,948.18
31/01/2020	000000050	R	Interest Received		0.71		16,948.89
31/01/2020	000000051	R	Latrobe Interest		433.21		17,382.10
17/02/2020	000000052	P	Funds Transfer			1,500.00	15,882.10
17/02/2020	000000053	P	Funds Transfer			1,500.00	14,382.10
19/02/2020	000000054	R	Fee Reversal		2.50		14,384.60
20/02/2020	000000055	P	Funds Transfer			1,500.00	12,884.60
21/02/2020	000000056	P	Funds Transfer			1,500.00	11,384.60
28/02/2020	000000057	R	Interest Received		0.58		11,385.18
04/03/2020	000000058	R	Latrobe Interest		405.25		11,790.43
31/03/2020	000000059	R	Interest Received		0.33		11,790.76
03/04/2020	000000060	R	Latrobe Interest		433.21		12,223.97
20/04/2020	000000061	R	Latrobe Reemption		25,000.00		37,223.97
29/04/2020	000000062	R	Int Paid On W/Pac T/D # 9656		11,461.32		48,685.29
29/04/2020	000000063	R	W/Pac T/D # 9656 Redemption		450,000.00		498,685.29
30/04/2020	000000064	R	Interest Received		0.29		498,685.58
01/05/2020	000000065	P	To CBA T/D			250,000.00	248,685.58
01/05/2020	000000066	P	To NAB T/D			248,000.00	685.58
05/05/2020	000000067	R	Latrobe Interest		366.81		1,052.39
29/05/2020	000000068	R	Interest Received		0.14		1,052.53
01/06/2020	000000069	P	Bank Fees			5.00	1,047.53
03/06/2020	000000070	R	Latrobe Interest		316.00		1,363.53
30/06/2020	000000071	R	Interest Received		0.01		1,363.54
Total					812,373.54	811,010.00	

The Leaver Superannuation Fund Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2011 - Latrobe A/C # 233459							
01/07/2019	000000001	J	Opening balance		240,503.85		240,503.85
02/07/2019	000000084	J	Latrobe Int Reinvested		57.53		240,561.38
02/07/2019	000000086	J	Latrobe Int Reinvested		920.49		241,481.87
02/08/2019	000000085	J	Latrobe Int Reinvested		55.21		241,537.08
02/08/2019	000000087	J	Latrobe Int Reinvested		955.94		242,493.02
03/09/2019	000000088	J	Latrobe Int Reinvested		50.96		242,543.98
03/09/2019	000000089	J	Latrobe Int Reinvested		932.70		243,476.68
02/10/2019	000000090	J	Latrobe Int Reinvested		49.32		243,526.00
02/10/2019	000000091	J	Latrobe Int Reinvested		906.56		244,432.56
04/11/2019	000000092	J	Latrobe Int Reinvested		50.96		244,483.52
04/11/2019	000000093	J	Latrobe Int Reinvested		941.03		245,424.55
25/11/2019	000000095	J	Funds Xfer			100,000.00	145,424.55
29/11/2019	000000094	J	Funds Xfer			25,000.00	120,424.55
27/12/2019	000000096	J	Latrobe Redemption			16,044.47	104,380.08
20/04/2020	000000097	J	Latrobe Redemption			25,000.00	79,380.08
30/06/2020	000000098	J	Interest Adjustment		0.01		79,380.09
Total					245,424.56	166,044.47	
Account number 2033 - CBA Term Dep # 0388							
01/07/2019	000000001	J	Opening balance		256,142.11		256,142.11
02/03/2020	000000022	R	CBA T/D # 0388 Redemption			256,142.11	0.00
Total					256,142.11	256,142.11	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2037 - W' Pac Term Deposit # 6887							
01/07/2019	000000001	J	Opening balance		440,683.73		440,683.73
15/08/2019	000000003	J	Int On W/Pac T/D #6887 Reinvested		12,030.67		452,714.40
15/08/2019	000000031	P	Top Up T/D # 6887		50,000.00		502,714.40
14/03/2020	000000099	J	Int On W/Pac TD # 6887 At Maturity		5,255.78		507,970.18
Total					507,970.18		
Account number 2038 - W' Pac Term Deposit # 2312							
01/07/2019	000000001	J	Opening balance		30,550.00		30,550.00
08/12/2019	000000002	J	Int On W/Pac TD # 2311		748.48		31,298.48
09/12/2019	000000080	P	W/Pac T/D # 2312 Top Up		129,000.00		160,298.48
Total					160,298.48		
Account number 2039 - W'Pac Term Deposit # 9656							
01/07/2019	000000001	J	Opening balance		450,000.00		450,000.00
29/04/2020	000000063	R	W/Pac T/D # 9656 Redemption			450,000.00	0.00
Total					450,000.00	450,000.00	
Account number 2040 - CBA Term Deposit - # 231007							
01/05/2020	000000065	P	To CBA T/D		250,000.00		250,000.00
Total					250,000.00		
Account number 2041 - NAB Term Deposit - # 4858							
01/05/2020	000000066	P	To NAB T/D		248,000.00		248,000.00
Total					248,000.00		
Account number 2520.01 - Bank Of Queensland							
20/12/2019	000000014	P	Purch 250 BoQ Shares		1,887.45		1,887.45
30/06/2020	000000100	J	Record MV Change For Year			344.95	1,542.50
Total					1,887.45	344.95	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2520.07 - Westpac Shares							
24/09/2019	000000007	P	Purch 200 W/pac Shares		5,971.95		5,971.95
02/12/2019	000000013	P	Purch 300 W/pac Shares		7,469.95		13,441.90
30/06/2020	000000100	J	Record MV Change For Year			4,466.90	8,975.00
Total					13,441.90	4,466.90	
Account number 2520.10 - Transurban Group Shares							
14/10/2019	000000008	P	Purch 600 Transurban Shares		9,005.95		9,005.95
30/06/2020	000000100	J	Record MV Change For Year			527.95	8,478.00
Total					9,005.95	527.95	
Account number 2520.22 - NAB Shares							
25/02/2020	000000021	P	Purch 230 Nab Shares		6,329.65		6,329.65
30/06/2020	000000100	J	Record MV Change For Year			2,139.05	4,190.60
Total					6,329.65	2,139.05	
Account number 2700.01 - Cash At Bank - Sandhurst #3223							
01/07/2019	000000001	J	Opening balance		28,040.52		28,040.52
30/06/2020	000000004	J	Movement On A/C For Year		13.82		28,054.34
Total					28,054.34		
Account number 3325 - Taxation							
01/07/2019	000000001	J	Opening balance			750.96	(750.96)
20/12/2019	000000083	J	Fr.credit On Dividend		68.57		(682.39)
14/02/2020	000000082	J	Fr.credit On Dividend		5.14		(677.25)
16/04/2020	000000104	J	2019 Tax Paid By Corry Leaver		1,009.90		332.65
30/06/2020	000000103	J	Current Yr Tax Expense			910.05	(577.40)
30/06/2020	000000105	J	Re-alloc Filing Fee Expesne			259.00	(836.40)
Total					1,083.61	1,920.01	

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 3998 - CONTRA							
08/07/2019	000000005	R	Funds Xfer			20,000.00	(20,000.00)
08/07/2019	000000006	P	Funds Xfer		2,500.00		(17,500.00)
08/07/2019	000000027	R	Funds Xfer			2,500.00	(20,000.00)
15/08/2019	000000030	R	Funds Xfer			50,000.00	(70,000.00)
15/08/2019	000000073	P	Funds Xfer		50,000.00		(20,000.00)
31/10/2019	000000011	R	Funds Xfer			4,000.00	(24,000.00)
25/11/2019	000000037	R	Latrobe Reemption			100,000.00	(124,000.00)
25/11/2019	000000095	J	Funds Xfer		100,000.00		(24,000.00)
26/11/2019	000000038	P	Funds Transfer		100,000.00		76,000.00
26/11/2019	000000077	R	Latrobe Redemption			100,000.00	(24,000.00)
28/11/2019	000000012	R	Funds Xfer			2,000.00	(26,000.00)
29/11/2019	000000040	R	Latrobe Reemption			25,000.00	(51,000.00)
29/11/2019	000000094	J	Funds Xfer		25,000.00		(26,000.00)
06/12/2019	000000043	P	Funds Transfer		28,000.00		2,000.00
06/12/2019	000000079	R	Funds Transfer			28,000.00	(26,000.00)
09/12/2019	000000044	R	Funds Transfer			129,000.00	(155,000.00)
10/12/2019	000000045	P	Top Up T/D # 2038		129,000.00		(26,000.00)
27/12/2019	000000046	R	Latrobe Reemption			16,044.47	(42,044.47)
27/12/2019	000000096	J	Latrobe Redemption		16,044.47		(26,000.00)
16/02/2020	000000017	R	Funds Xfer			1,500.00	(27,500.00)
17/02/2020	000000018	R	Funds Xfer			1,500.00	(29,000.00)
17/02/2020	000000052	P	Funds Transfer		1,500.00		(27,500.00)
17/02/2020	000000053	P	Funds Transfer		1,500.00		(26,000.00)
20/02/2020	000000019	R	Funds Xfer			1,500.00	(27,500.00)
20/02/2020	000000055	P	Funds Transfer		1,500.00		(26,000.00)
21/02/2020	000000020	R	Funds Xfer			1,500.00	(27,500.00)
21/02/2020	000000056	P	Funds Transfer		1,500.00		(26,000.00)
20/04/2020	000000061	R	Latrobe Reemption			25,000.00	(51,000.00)
20/04/2020	000000097	J	Latrobe Redemption		25,000.00		(26,000.00)
04/05/2020	000000025	R	Funds Xfer			50,000.00	(76,000.00)
20/05/2020	000000026	R	ATO Deposit			600.00	(76,600.00)
30/06/2020	000000004	J	Funds Xfer 8/7/19		20,000.00		(56,600.00)
30/06/2020	000000004	J	Funds Xfer 31/10/19		4,000.00		(52,600.00)
30/06/2020	000000004	J	Funds Xfer 28/11/19		2,000.00		(50,600.00)

The Leaver Superannuation Fund
Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/06/2020	000000004	J	Funds Xfer 4/5/20		50,000.00		(600.00)
30/06/2020	000000101	J	Re-alloc LISA Amounts From ATO		600.00		0.00
Total					558,144.47	558,144.47	
Account number 4000.01 - Opening Balance - John Leaver							
01/07/2019	000000001	J	Opening balance			920,822.96	(920,822.96)
30/06/2020	000000109	J	Year end closing entry			2,059.25	(922,882.21)
Total						922,882.21	
Account number 4000.02 - Opening Balance - Corry Leaver							
01/07/2019	000000001	J	Opening balance			579,205.73	(579,205.73)
30/06/2020	000000109	J	Year end closing entry			73,328.00	(652,533.73)
Total						652,533.73	
Account number 4049.01 -							
30/06/2020	000000109	J	Year end closing entry			2,059.25	(2,059.25)
30/06/2020	000000109	J	Year end closing entry		2,059.25		0.00
Total					2,059.25	2,059.25	
Account number 4049.02 -							
30/06/2020	000000109	J	Year end closing entry			73,328.00	(73,328.00)
30/06/2020	000000109	J	Year end closing entry		73,328.00		0.00
Total					73,328.00	73,328.00	
Account number 4080 - Benefits paid							
20/04/2020	000000024	P	Pension Payt		37,600.00		37,600.00
30/06/2020	000000106	J	Re-alloc Pension Payts			37,600.00	0.00
Total					37,600.00	37,600.00	
Account number 4080.01 - John Leaver							
30/06/2020	000000106	J	Re-alloc Pension Payts		23,070.00		23,070.00
30/06/2020	000000108	J	Year end closing entry			23,070.00	0.00
Total					23,070.00	23,070.00	

The Leaver Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 4080.02 - Corry Leaver							
30/06/2020	000000106	J	Re-alloc Pension Payts		14,530.00		14,530.00
30/06/2020	000000108	J	Year end closing entry			14,530.00	0.00
Total					14,530.00	14,530.00	
Account number 4199 - Funds yet to be allocated							
30/06/2020	000000108	J	Year end closing entry			75,387.25	(75,387.25)
30/06/2020	000000109	J	Year end closing entry		75,387.25		0.00
Total					75,387.25	75,387.25	

The Leaver Super Fund

Tax Distribution - 2020 FY

	John	Corry	Total	X-Check (Should be Nil)
Opening Balance				
Pension	920,822.96	579,205.73	1,500,028.69	0.00
Accumulation	0.00	0.00	0.00	0.00
	920,822.96	579,205.73	1,500,028.69	
Employer Contributions	2,962.55	2,962.55	5,925.10	0.00
Member Contributions	0.00	71,009.90	71,009.90	0.00
Gov't Co Contrib	300.00	300.00	600.00	0.00
Total Contributions	3,262.55	74,272.45	77,535.00	0.00
Pension Earnings	24,170.40	15,203.40	39,373.80	0.00
Accumulation Earnings	0.00	0.00	0.00	0.00
Total Earnings	24,170.40	15,203.40	39,373.80	0.00
Pension Expenses	1,848.67	1,162.83	3,011.50	0.00
Accumulation Expenses	0.00	0.00	0.00	0.00
Total Expenses	1,848.67	1,162.83	3,011.50	0.00
Income Tax Expense	455.03	455.02	910.05	0.00
FITB Reversal	0.00	0.00	0	0.00
Pension Payts Made During FY 2015	23070	14530	73100	0
Pension Closing Balance	920,074.69	578,716.30	1,498,790.99	0.00
Accumulation Closing Balance	2,807.52	73,817.43	76,624.95	0.00
Total Closing Balance	922,882.21	652,533.73	1,575,415.94	0.00
Accrued Benefit For Year	25,129.25	87,858.00	112,987.25	0.00
Pension Allocation %	100.00%			
Accumulation Allocation %	0.00%			
	<u>100.00%</u>			



Haintz Actuarial Pty Ltd
ACN 167 314 856
1302/480 Riversdale Road
Hawthorn East VIC 3123
P 03 98826669 F 03 9882 3198
E info@haintzactuarial.com.au
W www.haintzactuarial.com.au

21 September 2020

Leaver Super Fund
c/- Andrew Quayle
AR Quayle & Co
PO Box 1300
Doncaster East VIC 3109

Actuary's certificate of exempt income for the year ended 30 June 2020
for the Leaver Super Fund

This certificate has been prepared for John & Corry Leaver , trustee/trustees of the above Fund, to certify the exempt current pension income (ECPI) proportion in accordance with section 295.390 of the Income Tax Assessment Act (ITAA) 1997 for the 2019/2020 financial year. It complies with the relevant sections of Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

During the year, there was a period in which the Fund's assets were unsegregated, i.e. there were non-pension assets in the Fund in that period (with or without some pension assets). The results of my calculations for that unsegregated period are summarised below.

Unsegregated period - 01 July 2019 to 30 June 2020 (366 days)

Table with 4 columns: Description, Start of Period, End of Period, Average. Rows include Unsegregated Current Pension Liabilities (UCPL), Unsegregated Superannuation Liabilities (USL), and ECPI (= ratio of UCPL to USL) with values \$1,500,029, \$1,498,790, \$1,510,811, \$1,575,476, \$1,524,648, and 99.09%.

The income derived in the periods other than this unsegregated period should be totally exempt from tax, because the assets were then solely supporting retirement pensions. A single average ECPI for the Fund as a whole for all periods (segregated and unsegregated) has been found using the above ECPI and the Fund's superannuation liability in each period; the resultant average proportion of the Fund's income that should be exempt from tax for the year ended 30 June 2020 is 99.09%.

I have been advised that all pensions payable from the Fund are account based income stream benefits, i.e. allocated pensions, market linked pensions, and transition to retirement income streams, and that such

benefits have and will be paid at or within the limits prescribed in the SIS Regulations. It has been assumed that the data excludes all superannuation liabilities supported by segregated pension assets.

Assumptions about the Fund's expected rate of earnings are not necessary, because the value of the pension liabilities is the balance of the pension accounts, and the value of the superannuation liabilities is the sum of the pension and non-pension accounts. I am therefore satisfied that the value of the assets as at 30 June 2020 is sufficient to enable the Fund to meet in full its liabilities as they fall due.



Alan Haintz BSc, FAICD, FFA, FIAA

Transaction Summary

1 JULY 2019 - 30 JUNE 2020

CommSec



SHARES - 3385518 - HIN 86568187

MRS CORNELIA ADRIANA LEAVER + MR JOHN
WILLIAM LEAVER <LEAVER SF A/C>

Total Buys and Sells

Total Buys (inc. Brokerage + GST)

Total Sells (inc. Brokerage + GST)

2019 - 2020 Financial Year

\$30,664.95

\$0.00

7-1

2520.1 BOQ - BANK OF QUEENSLAND FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
18-Dec-2019	Buy	250	\$7.4300	\$1,857.50	\$29.95	\$2.72	94336299	\$1,887.45
				Sub Total	\$29.95	\$2.72		\$1,887.45

M/V
C
30/8

6.17

2520.22 NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
21-Feb-2020	Buy	230	\$27.3900	\$6,299.70	\$29.95	\$2.72	95580456	\$6,329.65
				Sub Total	\$29.95	\$2.72		\$6,329.65

19.22

2520.10 TCL - TRANSURBAN GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
10-Oct-2019	Buy	600	\$14.9600	\$8,976.00	\$29.95	\$2.72	93044245	\$9,005.95
				Sub Total	\$29.95	\$2.72		\$9,005.95

14.13

2520.7 WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
28-Nov-2019	Buy	300	\$24.8000	\$7,440.00	\$29.95	\$2.72	93980849	\$7,469.95
20-Sep-2019	Buy	200	\$29.7100	\$5,942.00	\$29.95	\$2.72	92675325	\$5,971.95
				Sub Total	\$59.90	\$5.44		\$13,441.90

17.95

2520 - r

7-2

AR Quayle & Co

Leaver Superannuation Fund	Prepared	Reviewed	Index
30/06/2020	Date	Date	of

Share BoQ

Date	#	\$
16/12/2019	250	1,887.45

250	1,887.45
-----	----------

Market Value @ 30/6/2020	\$	6.17
Total Value	\$	1,542.50 ✓
Net Change	-\$	344.95

2520.7

7-3

AR Quayle & Co

Leaver Superannuation Fund	Prepared	Reviewed	Index
30/06/2020	Date	Date	of

Share

Westpac

Date	#	\$
20/09/2019	200	5971.95
28/11/2019	300	7469.95

500	13441.90
-----	----------

Market Value as at	30/06/2020	\$17.95
	Total Value	\$8,975.00 ✓
	Net Change	-\$4,466.90

2520.10

7-4

AR Quayle & Co

Leaver Superannuation Fund	Prepared	Reviewed	Index
30/06/2020	Date	Date	of

Share Transurban

Date	#	\$
10/10/2019	600	9005.95

600	9,005.95
-----	----------

Market Value as at	30/06/2020	14.130
Total Value \$	8,478.00	✓
Net Change -\$	527.95	

2520.22

7-5

AR Quayle & Co

Leaver Superannuation Fund	Prepared	Reviewed	Index
	Date	Date	of
30/06/2020			

Share NAB

Date	#	\$
21/02/2020	230	6329.65

230	6,329.65
-----	----------

Market Value @ 30/6/2020 \$ 18.22

Total Value \$ 4,190.60 ✓

Net Change -\$ 2,139.05

Financial Year Summary

1 JULY 2019 - 30 JUNE 2020

CommSec 

Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2020
Shares	3385518	MRS CORNELIA ADRIANA LEAVER + MR JOHN WILLIAM LEAVER <LEAVER SF A/C>	\$23,186.10

Allocation as at 30 June 2020

Shares in your portfolio

WBC (38.71%)
TCL (36.57%)
NAB (18.07%)
BOQ (6.65%)

Estimated Interest & Dividends

2019-2020 Financial Year

Est. Franked Dividends	\$172.00
Est. Unfranked Dividends	\$174.00
Est. Franking Credits	\$73.71
Est. Interest Received from Interest Rate Securities	\$0.00

Fees & Charges

2019-2020 Financial Year

Total Brokerage (inc. GST)	\$149.75
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00

Sectors in your portfolio

Financials (63.43%)
Industrials (36.57%)

Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020

CommSec



SHARES - 3385518 - HIN 86568187

MRS CORNELIA ADRIANA LEAVER + MR JOHN WILLIAM LEAVER <LEAVER SF A/C>

7-7

ESTIMATED DIVIDEND SUMMARY

TCL - TRANSURBAN GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
30-Dec-2019	14-Feb-2020	Interim	\$0.3100	600	\$174.00	\$12.00	\$186.00	\$5.14 ✓
				Sub Total	\$174.00	\$12.00	\$186.00	\$5.14

WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
12-Nov-2019	20-Dec-2019	Final	\$0.8000	200	\$0.00	\$160.00	\$160.00	\$68.57 ✓
				Sub Total	\$0.00	\$160.00	\$160.00	\$68.57

ESTIMATED INTEREST RECEIVED

No data available

#2002

7-8

www.bendigobank.com.au



009196

 THE LEAVER SUPERANNUATION FUND
 88 HAVERSHAM AVE
 WHEELERS HILL VIC 3150

Your details at a glance

BSB number	633-000
Account number	129676565
Customer number	19500933/1401
Account title	THE LEAVER SUPERANNUATION FUND

Account summary

Statement period	30 Jun 2019 - 30 Dec 2019
Statement number	82
Opening balance on 30 Jun 2019	\$3,798.32
Deposits & credits	\$26,160.00
Withdrawals & debits	\$29,585.30
Closing Balance on 30 Dec 2019	\$373.02



Any questions?

Contact Indu Angamma at 65 Centreway, MT
 Waverley 3149 on **03 9886 6477**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$3,798.32 ✓
8 Jul 19	E-BANKING TFR 0019500933V102 0179035787 Transfer <i>from 3223</i>	<i>3198</i>	20,000.00	23,798.32 ✓
8 Jul 19	PAY ANYONE 0157807319JW & CA Lea WBC476689 Transfer <i>466 3992</i>	2,500.00		21,298.32 ✓
1 Aug 19	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40 ✓		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40 ✓	
	Net Transaction Fees for July 19	0.00		21,298.32 ✓
24 Sep 19	DIRECT DEBIT COMMSEC <i>200 w/pac</i> COMMONWEALTH SEC 0924346780 <i>w.p. shares</i>	5,971.95		15,326.37 ✓
1 Oct 19	INTEREST		0.00	15,326.37 ✓
14 Oct 19	DIRECT DEBIT COMMSEC <i>TCC 600 transaction</i> COMMONWEALTH SEC 0928609660 <i>shares</i>	9,005.95		6,320.42 ✓
29 Oct 19	PAY ANYONE 0163493490A.R.Quayle BQL21510901 Inv 10153 part pay <i>1570</i>	2,500.00		3,820.42 ✓

5106H119 / E-0 / S-1866 / 14-958 / 0019500933017038

Account number	129676565
Statement period	30/06/2019 to 30/12/2019
Statement number	82 (page 2 of 2)

Bendigo Ultimate Account (continued)

Date	Transaction	Withdrawals	Deposits	Balance
30 Oct 19	PAY ANYONE 0163568709A.R.Quayle BQL21510901 Inv 10153 Bal.	1510 250.00		3,570.42 ✓
31 Oct 19	E-BANKING TFR 0019500933V102 0189362440 Transfer <i>for 3223</i>	<i>3998</i>	4,000.00	7,570.42 ✓
1 Nov 19	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for October 19	0.00		7,570.42 ✓
28 Nov 19	E-BANKING TFR 0019500933V102 0191997387 Transfer	<i>3998</i>	2,000.00	9,570.42 ✓
2 Dec 19	DIRECT DEBIT COMMSEC <i>300 w/pac in P share</i> COMMONWEALTH SEC 0938963753 <i>256.00</i>	7,469.95		2,100.47 ✓
20 Dec 19	DIRECT DEBIT COMMSEC <i>250 BOA share</i> COMMONWEALTH SEC 0943150920 <i>BOA 252.00 share</i>	1,887.45		213.02 ✓
20 Dec 19	DIVIDEND 001235910386 WBC DIVIDEND 0943215729	<i>57.00</i>	160.00	373.02 ✓
Transaction totals / Closing balance		\$29,585.30	\$26,160.00	\$373.02

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

5408H119/E-O/S-1868/1-1559/0019500933017088





Bendigo Ultimate Account

009198

 THE LEAVER SUPERANNUATION FUND
 88 HAVERSHAM AVE
 WHEELERS HILL VIC 3150

Your details at a glance

BSB number **633-000**
 Account number **129676565**
 Customer number **19500933/1401**
 Account title **THE LEAVER SUPERANNUATION FUND**

Account summary

Statement period **31 Dec 2019 - 29 Jun 2020**
 Statement number **83**
 Opening balance on 31 Dec 2019 **\$373.02**
 Deposits & credits **\$321,499.43**
 Withdrawals & debits **\$43,929.65**
 Closing Balance on 29 Jun 2020 **\$277,942.80**

We're changing
 for the better



Any questions?

Contact Indu Angamma at 65 Centreway, MT
 Waverley 3149 on **03 9886 6477**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Ultimate Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$373.02
14 Feb 20	DIVIDEND AUI20/00897638 TCL DIV/DIST 0953898591		186.00	559.02
16 Feb 20	OSKO PAYMENT CORNELIA LEAVER Superannuation Transfer	3998	1,500.00	2,059.02
17 Feb 20	OSKO PAYMENT CORNELIA LEAVER	3998	1,500.00	3,559.02
20 Feb 20	OSKO PAYMENT CORNELIA LEAVER transfer	3998	1,500.00	5,059.02
21 Feb 20	OSKO PAYMENT CORNELIA LEAVER Superannuation transfer	3999	1,500.00	6,559.02
25 Feb 20	DIRECT DEBIT COMMSEC COMMONWEALTH SEC 0956044295	6,329.65		229.37
2 Mar 20	DIRECT CREDIT CBA TD Proceeds CBA - NetBank 0957162321		264,713.43	264,942.80
1 Apr 20	INTEREST		0.00	264,942.80
20 Apr 20	E-BANKING TFR 00213124001402 0205471217 Super Pension	37,600.00		227,342.80

15781119 / E-O / S-330 / I-386 / CO-65030301E77



Account number 129676565
Statement period 31/12/2019 to 29/06/2020
Statement number 83 (page 2 of 2)

7-11

Bendigo Ultimate Account (continued)

Date	Transaction	Withdrawals	Deposits	Balance
1 May 20	Monthly Transaction Summary			
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for April 20	0.00		227,342.80
4 May 20	E-BANKING TFR 0019500933V102 0206744042 Transfer <i>3223</i>	<i>3999</i>	50,000.00	277,342.80
20 May 20	DIRECT CREDIT ATO004000012017239 ATO 09738865563 <i>3992</i>		600.00	277,942.80
Transaction totals / Closing balance		\$43,929.65	\$321,499.43	\$277,942.80 ✓

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

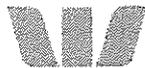
For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

157BH119 / E-0 / S-291 / F-384 / 0019500933016771

Find out more about our new look at
bendigobank.com.au

2007

7-12



Statement Period
28 June 2019 - 31 July 2019

Westpac DIY Super Savings Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$51,038.13
Total Credits	+ \$11.32
Total Debits	- \$0.00
Closing Balance	+ \$51,049.45

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
21 Jun 2019	0.30 %	0.30 %	0.30 %	0.30 %
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %

Effective Date	Over \$499999
21 Jun 2019	0.30 %
19 Jul 2019	0.15 %

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
28/06/19	STATEMENT OPENING BALANCE			51,038.13
31/07/19	Interest Paid		11.32	51,049.45
31/07/19	CLOSING BALANCE			51,049.45

CONVENIENCE AT YOUR FINGERTIPS

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

6005755 / 1300445 / 613 / 597500 / 597500



Statement Period
31 July 2019 - 30 August 2019

Westpac DIY Super Savings Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

*reconciled
statement*

Opening Balance	+ \$51,049.45
Total Credits	+ \$3.21
Total Debits	- \$50,000.00
Closing Balance	+ \$1,052.66

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %
Effective Date	Over \$499999			
19 Jul 2019	0.15 %			

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
31/07/19	STATEMENT OPENING BALANCE			51,049.45
15/08/19	Withdrawal Online 1398654 Tr Westpac Diy... <i>3990</i>	50,000.00		1,049.45
30/08/19	Interest Paid		<i>575</i> 3.21	1,052.66
30/08/19	CLOSING BALANCE			1,052.66

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 August 2019 - 30 September 2019

7-14

Westpac DIY Super Savings Account


MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

reconciled

Opening Balance + \$1,052.66
Total Credits + \$0.13
Total Debits - \$0.00
Closing Balance + \$1,052.79

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %
Effective Date	Over \$499999			
19 Jul 2019	0.15 %			

TRANSACTIONS

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

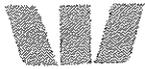
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			1,052.66
30/09/19	Interest Paid		575 0.13	1,052.79
30/09/19	CLOSING BALANCE			1,052.79

CONVENIENCE AT YOUR FINGERTIPS

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

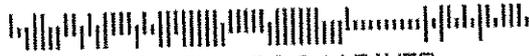
SE03120 / M001652 / 274 / CN3CKCFW





Statement Period
30 September 2019 - 31 October 2019

Westpac DIY Super Savings Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$1,052.79
Total Credits	+ \$0.12
Total Debits	- \$0.00
Closing Balance	+ \$1,052.91

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
19 Jul 2019	0.15 %
24 Oct 2019	0.10 %

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
30/09/19	STATEMENT OPENING BALANCE			1,052.79
31/10/19	Interest Paid	5.75	0.12	1,052.91
31/10/19	CLOSING BALANCE			1,052.91

CONVENIENCE AT YOUR FINGERTIPS

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





Statement Period
31 October 2019 - 29 November 2019

Westpac DIY Super Savings Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$1,052.91
Total Credits	+ \$100,000.90
Total Debits	- \$0.00
Closing Balance	+ \$101,053.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
24 Oct 2019	0.10 %

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
31/10/19	STATEMENT OPENING BALANCE			1,052.91
26/11/19	Deposit Online 2379172 Tfr Westpac Diy From Latrobe	399.8	100,000.00	101,052.91
29/11/19	Interest Paid		575 0.90	101,053.81
29/11/19	CLOSING BALANCE			101,053.81

CONVENIENCE AT YOUR FINGERTIPS

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



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-126 47-6697

Transaction fee(s) period 01 OCT 2019 to 31 OCT 2019

Total \$0.00

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.

Westpac Live



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

Telephone Banking



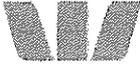
Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



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

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 November 2019 - 31 December 2019

Westpac DIY Super Savings Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

reconciled

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$101,053.81
Total Credits	+ \$28,003.00
Total Debits	- \$129,000.00
Closing Balance	+ \$56.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %
Effective Date	Over \$499999			
24 Oct 2019	0.10 %			

TRANSACTIONS

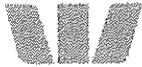
Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/11/19	STATEMENT OPENING BALANCE			101,053.81 ✓
06/12/19	Deposit Online 2767047 Tfr Westpac Diy			
	Transfer to saving	3998	28,000.00	129,053.81 ✓
09/12/19	Withdrawal Online 1015506 Tfr Westpac Diy			
	Transfer	3998	129,000.00	53.81 ✓
31/12/19	Interest Paid		515	56.81 ✓
31/12/19	CLOSING BALANCE			56.81 ✓

CONVENIENCE AT YOUR FINGERTIPS

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

S000619 - N250451 / 001 / CN3CK-CPW



Statement Period
31 December 2019 - 31 January 2020

Westpac DIY Super Savings Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Account

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$56.81
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %
Effective Date	Over \$499999			
24 Oct 2019	0.10 %			

TRANSACTIONS

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

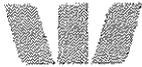
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/19	STATEMENT OPENING BALANCE			56.81
31/01/20	CLOSING BALANCE			56.81

CONVENIENCE AT YOUR FINGERTIPS

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

SEC06105 / M005522 / 032 - C43CNCPCPW

7-19



Statement Period
31 January 2020 - 28 February 2020

Westpac DIY Super Savings Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

reconnect

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$56.81
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
24 Oct 2019	0.10 %

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
31/01/20	STATEMENT OPENING BALANCE			56.81
28/02/20	CLOSING BALANCE			56.81

CONVENIENCE AT YOUR FINGERTIPS

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

SEC0698 / MSC0665 / 060 / CN3ZKCPW

Statement Period
28 February 2020 - 31 March 2020

Westpac DIY Super Savings Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance + \$56.81
Total Credits + \$0.00
Total Debits - \$0.00
Closing Balance + \$56.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	0.10 %
17 Mar 2020	0.05 %

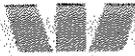
TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			56.81
31/03/20	CLOSING BALANCE			56.81

CONVENIENCE AT YOUR FINGERTIPS

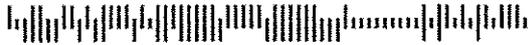
Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Statement Period
31 March 2020 - 30 April 2020

7-21

Westpac DIY Super Savings Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$56.81
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

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
31/03/20	STATEMENT OPENING BALANCE			56.81
30/04/20	CLOSING BALANCE			56.81

CONVENIENCE AT YOUR FINGERTIPS

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

5005618 / M0060314 / 122 / CNSCRCPW

7-22



Statement Period
30 April 2020 - 29 May 2020

Westpac DIY Super Savings Account

MR J W LEAVER & MRS C A LEAVER -
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

reconciled 02/

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$56.81
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

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

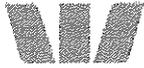
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/20	STATEMENT OPENING BALANCE			56.81
29/05/20	CLOSING BALANCE			56.81

CONVENIENCE AT YOUR FINGERTIPS

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

5003872 / NC02745 / 151 / CINSNCIFW

7-23



Statement Period
29 May 2020 - 30 June 2020

Westpac DIY Super Savings Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

*reconciled
scanned*

Opening Balance	+ \$56.81
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

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
29/05/20	STATEMENT OPENING BALANCE			56.81
30/06/20	CLOSING BALANCE			56.81 ✓

CONVENIENCE AT YOUR FINGERTIPS

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

5610703 74000018 - 183 - C1K3C1C1CPW

7-24

Electronic Statement

Statement Period
30 June 2020 - 31 July 2020

Westpac DIY Super Savings Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 697

Opening Balance	+ \$56.81
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$56.81

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

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
30/06/20	STATEMENT OPENING BALANCE			56.81
31/07/20	CLOSING BALANCE			56.81

CONVENIENCE AT YOUR FINGERTIPS

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

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-126 47-6697

Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

Total \$0.00

**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

For account: 3126/476697

Total interest credited

\$18.68

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.

Westpac Live



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

Telephone Banking



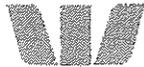
Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



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

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 June 2019 - 31 July 2019

2008
-7-25

Westpac DIY Super Working Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance + \$22.99
Total Credits + \$2,500.27
Total Debits - \$0.00
Closing Balance + \$2,523.26

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

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
28/06/19	STATEMENT OPENING BALANCE			22.99
08/07/19	Deposit Bendigo Bank Transfer	3998	2,500.00	2,522.99
31/07/19	Interest Paid		515 0.27	2,523.26
31/07/19	CLOSING BALANCE			2,523.26

CONVENIENCE AT YOUR FINGERTIPS

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

7-26



Statement Period
31 July 2019 - 30 August 2019

Westpac DIY Super Working Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

reconciled

Opening Balance	+ \$2,523.26
Total Credits	+ \$50,002.70
Total Debits	- \$50,000.00
Closing Balance	+ \$2,525.96

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
Effective Date	Over \$499999			
19 Jul 2019	0.10 %			

TRANSACTIONS

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

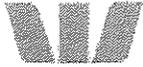
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/19	STATEMENT OPENING BALANCE			2,523.26
15/08/19	Refund Of Fee Charged On 010519		1505 2.50	2,525.76
15/08/19	Deposit Online 2398655 Tfr Westpac Diy Super Sa	3998	50,000.00	52,525.76
15/08/19	Withdrawal Cash Brandon Park Shopping Ctre VIC To ID #6887	50,000.00		2,525.76
30/08/19	Interest Paid		375 0.20	2,525.96
30/08/19	CLOSING BALANCE			2,525.96

CONVENIENCE AT YOUR FINGERTIPS

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

5012535 / M00243 / 243 / CN50NCPW

7-27



Statement Period
30 August 2019 - 30 September 2019

Westpac DIY Super Working Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

reconciled

Opening Balance	+ \$2,525.96
Total Credits	+ \$0.21
Total Debits	- \$2.50
Closing Balance	+ \$2,523.67

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
Effective Date	Over \$499999			
19 Jul 2019	0.10 %			

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
30/08/19	STATEMENT OPENING BALANCE			2,525.96 ✓
02/09/19	Transaction Fee	1565 2.50		2,523.46 ✓
30/09/19	Interest Paid		375 0.21	2,523.67 ✓
30/09/19	CLOSING BALANCE			2,523.67 ✓

CONVENIENCE AT YOUR FINGERTIPS

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

S60519 / M301651 / 274 / CN5CNCPW

7-28



Statement Period
30 September 2019 - 31 October 2019

Westpac DIY Super Working Account

MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$2,523.67
Total Credits	+ \$2.68
Total Debits	- \$0.00
Closing Balance	+ \$2,526.35

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	0.05 %

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
30/09/19	STATEMENT OPENING BALANCE			2,523.67
11/10/19	Refund Of Fee Charged On 300919		1545 2.50	2,526.17
31/10/19	Interest Paid	575	0.18	2,526.35
31/10/19	CLOSING BALANCE			2,526.35

CONVENIENCE AT YOUR FINGERTIPS

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

SV13064 / M003001 / 305 / CN6CA0PW



Statement Period
31 October 2019 - 29 November 2019

Westpac DIY Super Working Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$2,526.35
Total Credits	+ \$125,000.23
Total Debits	- \$100,000.00
Closing Balance	+ \$27,526.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %

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
31/10/19	STATEMENT OPENING BALANCE			2,526.35
25/11/19	Deposit Latrobe Fund Pmo Redemption 233459	100,000.00		102,526.35
26/11/19	Withdrawal Online 1379171 Tfr Westpac Diy Transfer -	100,000.00		2,526.35
29/11/19	Interest Paid		0.23	2,526.58
29/11/19	Deposit Latrobe Fund Cmo Redemption 233459	25,000.00		27,526.58
29/11/19	CLOSING BALANCE			27,526.58

CONVENIENCE AT YOUR FINGERTIPS

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



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-126 47-6689

Transaction fee(s) period 01 OCT 2019 to 31 OCT 2019

Total \$0.00

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.

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
29 November 2019 - 31 December 2019

7-30

Westpac DIY Super Working Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

reconciled

BSB Account Number
033-126 476 689

Opening Balance + \$27,526.58
Total Credits + \$145,918.69
Total Debits - \$157,000.00
Closing Balance + \$16,445.27

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

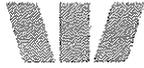
Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
24 Oct 2019	0.05 %			

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
29/11/19	STATEMENT OPENING BALANCE			27,526.58 ✓
03/12/19	Deposit Latrobe Fund 48h Interest Nov 2.20		575 42.19 ✓	27,568.77 ✓
03/12/19	Deposit Latrobe Fund 12m Interest Nov 5.05		575 831.49 ✓	28,400.26
06/12/19	Withdrawal Online 1767046 Tfr Westpac Diy Transfer to saving	3998 28,000.00		400.26 ✓
09/12/19	Deposit Online 2015507 Tfr Westpac Diy Transfer	3998 129,000.00		129,400.26 ✓
10/12/19	Withdrawal Cash Brandon Park Shopping Ctre VIC	129,000.00	W.P. to T.D 2312	400.26
27/12/19	Deposit Latrobe Fund Pmo Redemption 233459	3998 16,044.47		16,444.73
31/12/19	Interest Paid		575 0.54	16,445.27

5300578 / M2000450 / 001 / C1303NCFW



7-31

Statement Period
31 December 2019 - 31 January 2020

Westpac DIY Super Working Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$16,445.27
Total Credits	+ \$506.12
Total Debits	- \$2.50
Closing Balance	+ \$16,948.89

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %

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
31/12/19	STATEMENT OPENING BALANCE			16,445.27
02/01/20	Transaction Fee	1585 2.50		16,442.77
06/01/20	Deposit Latrobe Fund 12m Interest Dec 5.05		575 505.41	16,948.18
31/01/20	Interest Paid		575 0.71	16,948.89
31/01/20	CLOSING BALANCE			16,948.89

CONVENIENCE AT YOUR FINGERTIPS

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

5005-04 / M00560 / 032 - CN5CNCIPW



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-126 47-6689
Transaction fee(s) period 01 DEC 2019 to 31 DEC 2019

		Charged	Unit Price	Fee
Total \$2.50	Branch staff assist wdl	1	\$2.50	\$2.50
	Total	1		\$2.50

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.

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

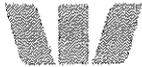
THANK YOU FOR BANKING WITH WESTPAC

SR08104 / M205601 / 032 / CN8CNCIPW

TPPWAG
D82H

PWD
~~0831776~~
8301776

7-32



Statement Period
31 January 2020 - 28 February 2020

Westpac DIY Super Working Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

reconciled

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$16,948.89
Total Credits	+ \$436.29
Total Debits	- \$6,000.00
Closing Balance	+ \$11,385.18

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
24 Oct 2019	0.05 %			

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
31/01/20	STATEMENT OPENING BALANCE			16,948.89
05/02/20	Deposit Latrobe Fund 12m Interest Jan 4.90		575 ✓ 433.21	17,382.10
17/02/20	Withdrawal-Osko Payment 1141719 The Leaver Superannuation Fund Superannuation transfer	1,500.00	3998	15,882.10 ✓
17/02/20	Withdrawal-Osko Payment 1865479 The Leaver Superannuation Fund Superannuation transfer Superannuation Transfer	1,500.00	3998	14,382.10 ✓
19/02/20	Refund Of Fee Charged On 020120		1575 2.50	14,384.60 ✓
20/02/20	Withdrawal-Osko Payment 1383681 The Leaver Superannuation Fund Superannuation Transfer Superannuation transfer	1,500.00	3998	12,884.60 ✓

SC0259 / M60364 / 060 / CINSNCNCPW

7-33



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
21/02/20	Withdrawal-Osko Payment 1382910 The Leaver Superannuation Fund Superannuation			
	Transfer Superannuation transfer	3998 1,500.00		11,384.60
28/02/20	Interest Paid		575 0.58	11,385.18
28/02/20	CLOSING BALANCE			11,385.18

CONVENIENCE AT YOUR FINGERTIPS

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

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-126 47-6689
Transaction fee(s) period 01 JAN 2020 to 31 JAN 2020

Total \$0.00

Handwritten calculations:

$$\begin{array}{r}
 14382.10 \\
 1500 \\
 \hline
 12882.10 \\
 2.50 \\
 \hline
 12884.60 \\
 15.00 \\
 \hline
 11384.60 \\
 0.58 \\
 \hline
 11385.18
 \end{array}$$

5003666 / MD00664 / 065 / CN30N0DFW

STW

Statement Period
28 February 2020 - 31 March 2020

Westpac DIY Super Working Account

Account Name
**MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND**

reconciled

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$11,385.18
Total Credits	+ \$405.58
Total Debits	- \$0.00
Closing Balance	+ \$11,790.76

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
17 Mar 2020	0.02 %

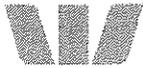
TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			11,385.18
04/03/20	Deposit Latrobe Fund 12m Interest Feb 4.90		575 405.25	11,790.43
31/03/20	Interest Paid	575	0.33	11,790.76
31/03/20	CLOSING BALANCE			11,790.76

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 March 2020 - 30 April 2020

Westpac DIY Super Working Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$11,790.76
Total Credits	+ \$486,894.82
Total Debits	- \$0.00
Closing Balance	+ \$498,685.58

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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

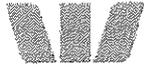
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/20	STATEMENT OPENING BALANCE			11,790.76
03/04/20	Deposit Latrobe Fund 12m Interest Mar 4.90		575 433.21	12,223.97
20/04/20	Deposit Latrobe Fund Pmo Redemption 233459		3998 25,000.00	37,223.97
29/04/20	Interest Paid On Term Deposit 609656		575 11,461.32	48,685.29
29/04/20	Principal Paid On Term Deposit 609656		2039 450,000.00	498,685.29
30/04/20	Interest Paid		575 0.29	498,685.58
30/04/20	CLOSING BALANCE			498,685.58

CONVENIENCE AT YOUR FINGERTIPS

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

5508917 / 140659318 / 122 / CH3CNCPCPV

7-36



Statement Period
30 April 2020 - 29 May 2020

Westpac DIY Super Working Account

Account Name
**MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND**



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

reconciled

Customer ID
**8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA**

BSB Account Number
033-126 476 689

Opening Balance	+ \$498,685.58
Total Credits	+ \$366.95
Total Debits	- \$498,000.00
Closing Balance	+ \$1,052.53

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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

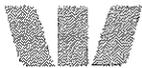
DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/20	STATEMENT OPENING BALANCE			498,685.58
01/05/20	Withdrawal Bank Cheque Purchase 0011935 Brandon Park Shopping Ctre VIC	<i>#2040</i> 250,000.00		248,685.58
01/05/20	Withdrawal Bank Cheque Purchase 0011937 Brandon Park Shopping Ctre VIC	<i>#2041</i> 248,000.00		685.58
05/05/20	Deposit Latrobe Fund 12m Interest Apr 4.70		<i>575</i> 366.81	1,052.39
29/05/20	Interest Paid		<i>575</i> 0.14	1,052.53
29/05/20	CLOSING BALANCE			1,052.53

CONVENIENCE AT YOUR FINGERTIPS

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

S002871 / M002741 / 151 / CASGHCIPW

7-37



Statement Period
29 May 2020 - 30 June 2020

Westpac DIY Super Working Account



MR J W LEAVER & MRS C A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

027

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

*Scanned -
reconciled*

BSB 033-126 Account Number 476 689

Opening Balance	+ \$1,052.53
Total Credits	+ \$316.01
Total Debits	- \$5.00
Closing Balance	+ \$1,363.54

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

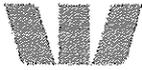
Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			1,052.53 ✓
01/06/20	Transaction Fee	1545 5.00		1,047.53 ✓
03/06/20	Deposit Latrobe Fund 12m Interest May 4.70		525 316.00	1,363.53 ✓
30/06/20	Interest Paid		525 0.01	1,363.54 ✓
30/06/20	CLOSING BALANCE			1,363.54 ✓

CONVENIENCE AT YOUR FINGERTIPS

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

S010702 / M020517 / 153 / CH0000204



TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-126 47-6689

Transaction fee(s) period 01 MAY 2020 to 31 MAY 2020

		Charged	Unit Price	Fee
Total \$5.00	Branch staff assist wdl	2	\$2.50	\$5.00
	Total	2		\$5.00

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.

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

7-38

Electronic Statement

Statement Period
30 June 2020 - 31 July 2020

Westpac DIY Super Working Account

Account Name
MR JOHN W LEAVER & MRS CORNELIA
ADRIANA LEAVER ATF THE LEAVER
SUPERANNUATION FUND

Customer ID
8254 4201 LEAVER, JOHN W
5568 3598 LEAVER, CORNELIA
ADRIANA

BSB Account Number
033-126 476 689

Opening Balance	+ \$1,363.54
Total Credits	+ \$305.82
Total Debits	- \$0.00
Closing Balance	+ \$1,669.36

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

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
30/06/20	STATEMENT OPENING BALANCE			1,363.54
03/07/20	Deposit Latrobe Fund 12m Interest Jun 4.70		305.81	1,669.35
31/07/20	Interest Paid		0.01	1,669.36
31/07/20	CLOSING BALANCE			1,669.36

CONVENIENCE AT YOUR FINGERTIPS

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

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-126 47-6689

Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

Total \$0.00

**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

For account: 3126/476689

Total interest credited

\$3.69

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.

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



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 1 of 2

Statement Print Date 6 August 2019

Statement Period 1 July 2019 - 31 July 2019

2011
7-39

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Account Details

TFN - Held

BPAY® 12 Month Term Biller Code 625210 Reference No. 2334597

BPAY® Classic Biller Code 727339 Reference No. 2334597

BPAY® 90 Day Notice Biller Code 121277 Reference No. 2334597

EFT 12 Month Term BSB 062 986 Account 233 459 049

EFT Classic BSB 062 986 Account 233 459 015

EFT 90 Day Notice BSB 062 986 Account 233 459 114

La Trobe Australian Credit Fund (ARSN 088 178 321)

Investment Account Summary - July 2019

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 July 2019	\$	240,503.86
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	978.02
Fees	\$	0.00
Closing Balance 31 July 2019	\$	241,481.88

Investment Account Type	Interest Paid (\$)	Avg Current Rate p.a. as at 31 Jul 2019	Investment Holdings (\$)
48 Hour Classic Account	57.53	2.60%	25,000.00
90 Day Notice Account	0.00	3.10%	0.00
12 Month Term Account	920.49	5.20%	216,481.88
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.70%	0.00
Interest Paid this period (net)	978.02		241,481.88

* Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

48 Hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$57.53	\$0.00	\$920.49	\$0.00	\$0.00	\$978.02

Investing for income has never been easier. Our accounts offer a range of durations to suit all investors.

Investment rate adjustments as at 1 August 2019*#:

- 48 Hour: 2.40% p.a. variable (previously 2.60% p.a.);
- 90 Day: 3.00% p.a. variable (previously 3.10% p.a.);
- 1 Year Account: 5.05% p.a. variable (previously 5.20% p.a.); and
- 4 Year Account: 6.50% p.a. variable (previously 6.70% p.a.).

#Withdrawal rights are governed by the Credit Fund Constitution. Consult our PDS or visit our website for further information.



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213

La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 2 of 2

Statement Print Date 6 August 2019

Statement Period 1 July 2019 - 31 July 2019

7-40

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Account Details

TFN - Held

BPAY® 12 Month Term Biller Code 625210 Reference No. 2334597

BPAY® Classic Biller Code 727339 Reference No. 2334597

BPAY® 90 Day Notice Biller Code 121277 Reference No. 2334597

EFT 12 Month Term BSB 062 986 Account 233 459 049

EFT Classic BSB 062 986 Account 233 459 015

EFT 90 Day Notice BSB 062 986 Account 233 459 114

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
48 Hour Classic Account Opening Balance				25,000.00
02 Jul	Interest earned - JUN 19 - 2.80% p.a.	0.00	57.53	25,057.53
02 Jul	Interest paid by EFT - JUN 19 - All reinvested in PMO	57.53 ✓	0.00	25,000.00
Closing Balance				25,000.00
12 Month Term Account Opening Balance				215,503.86
02 Jul	Reinvested Interest	0.00	57.53	215,561.39
02 Jul	Interest earned - JUN 19 - 5.20% p.a.	0.00	920.49 ✓	216,481.88
Closing Balance				216,481.88



Investor Activity Statement

Investor Relations
 Level 25, 333 Collins Street, Melbourne VIC 3000
 GPO Box 7289, Melbourne VIC 3001
 Enquiries 1800 818 818
 Investor@latrobefinancial.com.au
 www.latrobefinancial.com



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
 La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 1 of 2

Statement Print Date 6 September 2019

Statement Period 1 August 2019 - 31 August 2019

7-41

The Leaver Superannuation Fund
 88 Haversham Avenue
 WHEELERS HILL VIC 3150

Account Details

TFN - Held

BPAY® 12 Month Term Biller Code 625210 Reference No. 2334597

BPAY® Classic Biller Code 727339 Reference No. 2334597

BPAY® 90 Day Notice Biller Code 121277 Reference No. 2334597

EFT 12 Month Term BSB 062 986 Account 233 459 049

EFT Classic BSB 062 986 Account 233 459 015

EFT 90 Day Notice BSB 062 986 Account 233 459 114

La Trobe Australian Credit Fund (ARSN 088 178 321)

Investment Account Summary - August 2019

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 August 2019	\$	241,481.88
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	1,011.15
Fees	\$	0.00
Closing Balance 31 August 2019	\$	242,493.03

Investment Account Type	Interest Paid (\$)	Avg Current Rate p.a. as at 31 Aug 2019	Investment Holdings (\$)
48 Hour Classic Account	55.21	2.40%	25,000.00
90 Day Notice Account	0.00	3.00%	0.00
12 Month Term Account	955.94	5.05%	217,493.03
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.50%	0.00
Interest Paid this period (net)	1,011.15		242,493.03

* Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

48 Hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$112.74	\$0.00	\$1,876.43	\$0.00	\$0.00	\$1,989.17



Investor Activity Statement

Investor Relations
 Level 25, 333 Collins Street, Melbourne VIC 3000
 GPO Box 2789, Melbourne VIC 3001
 Enquiries 1800 818 818
 investor@latrobefinancial.com.au
 www.latrobefinancial.com



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
 La Trobe Australian Credit Fund ARSN 088 178 321
Investor Account 233459
 Page 2 of 2
 Statement Print Date 6 September 2019
 Statement Period 1 August 2019 - 31 August 2019

7-42

The Leaver Superannuation Fund
 88 Haversham Avenue
 WHEELERS HILL VIC 3150

Account Details
 TFN - Held
 BPAY® 12 Month Term Biller Code 625210 Reference No. 2334597
 BPAY® Classic Biller Code 727339 Reference No. 2334597
 BPAY® 90 Day Notice Biller Code 121277 Reference No. 2334597
 EFT 12 Month Term BSB 062 986 Account 233 459 049
 EFT Classic BSB 062 986 Account 233 459 015
 EFT 90 Day Notice BSB 062 986 Account 233 459 114

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
48 Hour Classic Account Opening Balance				25,000.00
02 Aug	Interest earned - JUL 19 - 2.60% p.a.	0.00	55.21	25,055.21
02 Aug	Interest paid by EFT - JUL 19 - All reinvested in PMO	55.21	0.00	25,000.00
Closing Balance				25,000.00
12 Month Term Account Opening Balance				216,481.88
02 Aug	Reinvested Interest	0.00	55.21	216,537.09
02 Aug	Interest earned - JUL 19 - 5.20% p.a.	0.00	955.94	217,493.03
Closing Balance				217,493.03



Investor Activity Statement

Investor Relations
 Level 25, 333 Collins Street, Melbourne VIC 3000
 GPO Box 2209, Melbourne VIC 3001
 Enquiries 1800 818 818
 investors@latrobestructural.com.au
 www.latrobestructural.com



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
 La Trobe Australian Credit Fund ARSN 088 178 321
Investor Account 233459
 Page 1 of 2
 Statement Print Date 4 October 2019
 Statement Period 1 September 2019 - 30 September 2019

7-43

The Leaver Superannuation Fund
 88 Haversham Avenue
 WHEELERS HILL VIC 3150

Account Details

TFN - Held
 BPAY® 12 Month Term Biller Code 625210 Reference No. 2334597
 BPAY® Classic Biller Code 727339 Reference No. 2334597
 BPAY® 90 Day Notice Biller Code 121277 Reference No. 2334597
 EFT 12 Month Term BSB 062 986 Account 233 459 049
 EFT Classic BSB 062 986 Account 233 459 015
 EFT 90 Day Notice BSB 062 986 Account 233 459 114

La Trobe Australian Credit Fund (ARSN 088 178 321) Investment Account Summary - September 2019

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 September 2019	\$	242,493.03
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	983.66
Fees	\$	0.00
Closing Balance 30 September 2019	\$	243,476.69

Investment Account Type	Interest Paid (\$)	Avg Current Rate p.a. as at 30 Sep 2019	Investment Holdings (\$)
48 Hour Classic Account	50.96	2.40%	25,000.00
90 Day Notice Account	0.00	3.00%	0.00
12 Month Term Account	932.70	5.05%	218,476.69
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.50%	0.00
Interest Paid this period (net)	983.66		243,476.69

* Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

48 Hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$163.70	\$0.00	\$2,809.13	\$0.00	\$0.00	\$2,972.83

Australia's Best - 10 years running!

Since 1952, La Trobe Financial has been helping Australians achieve financial independence. We've managed in excess of \$22.76 billion in that time, covering over 39,000 investors and 142,000 borrowers.

Our consistent outperformance of the competition is why *Money* magazine has judged our 12 Month Term Account as the "Best Mortgage Fund" in Australia for the last ten years. It's also why independent ratings houses like SQM Research rate us as the best in the country (see website for report).

So whether you invest online, via our industry leading La Trobe Direct online portal or via Australia's friendliest Private Wealth team on 1800 818 818, you know you're dealing with Australia's best.



Investor Activity Statement

Investor Relations
 Level 25, 333 Collins Street, Melbourne VIC 3000
 GPO Box 1289, Melbourne VIC 3001
 Enquiries 1800 818 818
 investor@latrobefinancial.com.au
 www.latrobefinancial.com



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
 La Trobe Australian Credit Fund ARSN 088 178 321
Investor Account 233459
 Page 2 of 2
 Statement Print Date 4 October 2019
 Statement Period 1 September 2019 - 30 September 2019

7-44

The Leaver Superannuation Fund
 88 Haversham Avenue
 WHEELERS HILL VIC 3150

Account Details
 TFN - Held
 BPAY® 12 Month Term Biller Code 625210 Reference No. 2334597
 BPAY® Classic Biller Code 727339 Reference No. 2334597
 BPAY® 90 Day Notice Biller Code 121277 Reference No. 2334597
 EFT 12 Month Term BSB 062 986 Account 233 459 049
 EFT Classic BSB 062 986 Account 233 459 015
 EFT 90 Day Notice BSB 062 986 Account 233 459 114

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
48 Hour Classic Account Opening Balance				25,000.00
03 Sep	Interest earned - AUG 19 - 2.40% p.a.	0.00	50.96	25,050.96
03 Sep	Interest paid by EFT - AUG 19 - All reinvested in PMO	50.96	0.00	25,000.00
Closing Balance				25,000.00
12 Month Term Account Opening Balance				217,493.03
03 Sep	Reinvested Interest	0.00	50.96	217,543.99
03 Sep	Interest earned - AUG 19 - 5.05% p.a.	0.00	932.70	218,476.69
Closing Balance				218,476.69



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 1 of 2

Statement Print Date 6 November 2019

Statement Period 1 October 2019 - 31 October 2019

TFN - Held

7-45

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

La Trobe Australian Credit Fund (ARSN 088 178 321)
Investment Account Summary - October 2019

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 October 2019	\$	243,476.69
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	955.88
Fees	\$	0.00
Closing Balance 31 October 2019	\$	244,432.57

Investment Account Type	Interest Paid (\$)	Avg Current Rate p.a. as at 31 Oct 2019	Investment Holdings (\$)
48 Hour Classic Account	49.32	2.40%	25,000.00
90 Day Notice Account	0.00	3.00%	0.00
12 Month Term Account	906.56	5.05%	219,432.57
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.50%	0.00
Interest Paid this period (net)	955.88		244,432.57

* Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

48 Hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$213.02	\$0.00	\$3,715.69	\$0.00	\$0.00	\$3,928.71

Account Details

EFT	48hr Classic Account	90 Day Notice Account	12 Month Term Account	4 Year Term Account
BSB	062 986	BSB 062 986	BSB 062 986	BSB 062 986
Account	233 459 015	Account 233 459 114	Account 233 459 049	Account 233 459 106
BPAY	Billier Code 727339	Billier Code 121277	Billier Code 625210	Billier Code 101360
	Ref No 2334597	Ref No 2334597	Ref No 2334597	Ref No 2334597

Investing for income has never been easier. Our accounts offer a range of durations to suit all investors.

Investment rate adjustments as at 1 November 2019*#:

- 48 Hour Account: 2.20% p.a. variable (previously 2.40% p.a.);
- 90 Day Account: 2.90% p.a. variable (previously 3.00% p.a.);
- 1 Year Account: pending review; and
- 4 Year Account: 6.30% p.a. variable (previously 6.50% p.a.).

#Withdrawal rights are governed by the Credit Fund Constitution. Consult our PDS or visit our website for further information.



Investor Activity Statement

Investor Relations
Level 25, 333 Collins Street, Melbourne VIC 3000
GPO Box 2269, Melbourne VIC 3001
Enquiries 1800 818 818
investor@latrobestructural.com.au
www.latrobestructural.com



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213

La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 2 of 2

Statement Print Date 6 November 2019

Statement Period 1 October 2019 - 31 October 2019

TFN - Held

7-46

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
48 Hour Classic Account Opening Balance				25,000.00
02 Oct	Interest earned - SEP 19 - 2.40% p.a.	0.00	49.32	25,049.32
02 Oct	Interest paid by EFT - SEP 19 - All reinvested in PMO	49.32	0.00	25,000.00
Closing Balance				25,000.00
12 Month Term Account Opening Balance				218,476.69
02 Oct	Reinvested Interest	0.00	49.32	218,526.01
02 Oct	Interest earned - SEP 19 - 5.05% p.a.	0.00	906.56	219,432.57
Closing Balance				219,432.57



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 1 of 2
Statement Print Date 8 January 2020
Statement Period 1 November 2019 - 30 December 2019
TFN - Held
BPAY Reference No. 2334597

7-47

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

reconciled

**La Trobe Australian Credit Fund
Investment Account Summary - December 2019**

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 November 2019	\$	244,432.57
New Investments	\$	0.00
Redemptions	\$	-141,044.47
Reinvested Interest	\$	991.99
Fees	\$	0.00
Closing Balance 30 December 2019	\$	104,380.09

100,000 25-11-19
25,000 4-11-19
16,044-47 27-12-19

141,044-47

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 30 Dec 2019	Interest Paid (\$)
48 hour Classic Account	0.00	2.20%	93.15
90 Day Notice Account	0.00	2.90%	0.00
12 Month Term Account	104,380.09	5.05%	1,772.52
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.30%	0.00
Interest Paid this period (net)	104,380.09		1,865.67

* Interest has been deposited to your bank account 033126 XXXXXX

Interest Paid this Financial Year to Date

48 hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$306.17	\$0.00	\$5,488.21	\$0.00	\$0.00	\$5,794.38

Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android) - just search La Trobe Direct.

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via electronic transfer use **BSB 062 986** and the account number of your chosen investment:

- 48 hour Account: 233 459 015
- 90 Day Account: 233 459 114
- 12 Month Account: 233 459 049
- 4 Year Account: 233 459 106

Fund Update

In October 2019, the Reserve Bank reduced the Official Cash Rate by 0.25%. In response, La Trobe Financial has made the following rate changes, effective 1 January 2020:

- 12 Month Term Account: 4.90% p.a. variable (previously 5.05% p.a.)*
- 48 hour Account: 1.90% p.a. variable (previously 2.20% p.a.)*



La Trobe Financial Asset Management Limited ARN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459
Page 2 of 2
Statement Print Date: 8 January 2020
Statement Period: 1 November 2019 - 30 December 2019
TFN - Held
BPAYe Reference No. 2334597

7-48

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

reconciled

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
48 hour Classic Account Opening Balance				25,000.00
04 Nov	Interest earned - OCT 19 - 2.40% p.a.	0.00	50.96	25,050.96
04 Nov	Interest paid by EFT - OCT 19 - All reinvested in PMO	50.96	0.00	25,000.00
29 Nov	Redemption of Investment	25,000.00 ✓	0.00	0.00
03 Dec	Interest earned - NOV 19 - 2.20% p.a.	0.00	42.19	42.19
03 Dec	Interest paid by EFT - NOV 19 - All paid to Nominated	42.19 ✓	0.00	0.00
Closing Balance				25,093.15
12 Month Term Account Opening Balance				219,432.57
04 Nov	Reinvested Interest	0.00	50.96 ✓	219,483.53
04 Nov	Interest earned - OCT 19 - 5.05% p.a.	0.00	941.03 ✓	220,424.56
25 Nov	Redemption of Investment	100,000.00 ✓	0.00	120,424.56
03 Dec	Interest earned - NOV 19 - 5.05% p.a.	0.00	831.49	121,256.05
03 Dec	Interest paid by EFT - NOV 19 - All paid to Nominated	831.49 ✓	0.00	120,424.56
27 Dec	Redemption of Investment	16,044.47 ✓	0.00	104,380.09
Closing Balance				104,380.09



Investor Activity Statement

Investor Relations
 Level 25, 333 Collins Street, Melbourne VIC 3000
 GPO Box 2289, Melbourne VIC 3001
 Enquiries 1800 818 818
 investor@latrofinancial.com.au
 www.latrofinancial.com



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
 La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 1 of 2

Statement Print Date 6 February 2020

Statement Period 1 January 2020 - 31 January 2020

TFN - Held

BPAY Reference No. 2334597

7-49

The Leaver Superannuation Fund
 88 Haversham Avenue
 WHEELERS HILL VIC 3150

La Trobe Australian Credit Fund Investment Account Summary - January 2020

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 January 2020	\$	104,380.09
New Investments	\$	0.00
Redemptions	\$	0.00
Fees	\$	0.00
Closing Balance 31 January 2020	\$	104,380.09

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 Jan 2020	Interest Paid (\$)
48 hour Classic Account	0.00	1.90%	0.00
90 Day Notice Account	0.00	2.90%	0.00
12 Month Term Account	104,380.09	4.90%	505.41
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.30%	0.00
Interest Paid this period (net)	104,380.09		505.41

* Interest has been deposited to your bank account 033126 XXXXXX

Interest Paid this Financial Year to Date

48 hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$306.17	\$0.00	\$5,993.62	\$0.00	\$0.00	\$6,299.79

Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android) - just search La Trobe Direct.

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

- 48 hour Account: 233 459 015
- 90 Day Notice Account: 233 459 114
- 12 Month Term Account: 233 459 049
- 4 Year Term Account: 233 459 106

Community Update

La Trobe Financial stands ready to help those who are suffering as a result of the current bushfires across Australia. We have donated \$1 million to bushfire relief, split between the Salvation Army Disaster Appeal and the Australian Red Cross Disaster Relief & Recovery Fund. In addition, our Disaster Relief Package is designed to help our borrowers and investors. For more details, please see <https://www.latrofinancial.com.au/BushfireRelief>.



Investor Activity Statement

Investor Relations
Level 25, 333 Collins Street, Melbourne VIC 3000
GPO Box 2289, Melbourne VIC 3001
Enquiries 1800 818 818
investor@latrobefinancial.com.au
www.latrobefinancial.com



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 2 of 2

Statement Print Date 6 February 2020

Statement Period 1 January 2020 - 31 January 2020

TFN - Held

BRAB Reference No. 2334597

7-50

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
12 Month Term Account Opening Balance				
06 Jan	Interest earned - DEC 19 - 5.05% p.a.	0.00	505.41	104,885.50
08 Jan	Interest paid by EFT - DEC 19 - All paid to Nominated	505.41 ✓	0.00	104,380.09
Closing Balance		505.41	505.41	104,380.09



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 1 of 2

Statement Print Date 10 March 2020

Statement Period 1 February 2020 - 29 February 2020

TFN - Held

BPAY Reference No. 2334597

7-51

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

La Trobe Australian Credit Fund
Investment Account Summary - February 2020

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 February 2020	\$	104,380.09
New Investments	\$	0.00
Redemptions	\$	0.00
Fees	\$	0.00
Closing Balance 29 February 2020	\$	104,380.09

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 29 Feb 2020	Interest Paid (\$)
48 hour Classic Account	0.00	1.90%	0.00
90 Day Notice Account	0.00	2.90%	0.00
12 Month Term Account	104,380.09	4.90%	433.21
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.30%	0.00
	104,380.09		
Interest Paid this period (net)			433.21

* Interest has been deposited to your bank account 033126 XXXXXX

Interest Paid this Financial Year to Date

48 hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$306.17	\$0.00	\$6,426.83	\$0.00	\$0.00	\$6,733.00

Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android) - just search La Trobe Direct.

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

- 48 hour Account: 233 459 015
- 90 Day Notice Account: 233 459 114
- 12 Month Term Account: 233 459 049
- 4 Year Term Account: 233 459 106

Fund Update

In response to Reserve Bank cash rate changes, La Trobe Financial has made the following rate change, effective 1 March 2020 - 4 Year Term Account: 6.10% p.a. variable (previously 6.30% p.a.).*



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 233459

Page 2 of 2

Statement Print Date 10 March 2020

Statement Period 1 February 2020 - 29 February 2020

TFN - Held

BPAY Reference No. 2334597

7-52

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			104,380.09
05 Feb	Interest earned - JAN 20 - 4.90% p.a.	0.00	433.21	104,813.30
05 Feb	Interest paid by EFT - JAN 20 - All paid to Nominated	433.21 ✓	0.00	104,380.09
	Closing Balance	433.21	433.21	104,380.09

7-53



John Leaver & Corrie Leaver
The Leaver Superannuation Fund

La Trobe Financial Asset Management Limited ABN 22 607 332 963 AFSL 201213
La Trobe Australian Credit Fund AFSL 008 178 321

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Investor Account 233459
Page 1 of 2
Statement Print Date 3 April 2020
Statement Period 1 March 2020 - 31 March 2020
TFN - Held
BPAV Reference No. 2334597

La Trobe Australian Credit Fund Investment Account Summary - March 2020

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 March 2020	\$	104,380.09
New Investments	\$	0.00
Redemptions	\$	0.00
Fees	\$	0.00
Closing Balance 31 March 2020	\$	104,380.09

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 Mar 2020	Interest Paid (\$)
48 hour Classic Account	0.00	1.90%	0.00
90 Day Notice Account	0.00	2.90%	0.00
12 Month Term Account	104,380.09	4.90%	405.25
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.10%	0.00
Interest Paid this period (net)	104,380.09		405.25

* Interest has been deposited to your bank account 033126 XXXXXX

Interest Paid this Financial Year to Date

48 hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$306.17	\$0.00	\$6,832.08	\$0.00	\$0.00	\$7,138.25

Investing with La Trobe Financial

Investing is made easier with La Trobe Direct - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the App Store (Apple) or Play Store (Android).

To invest via BPAY see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via electronic transfer use BSB 052 986 and the account number of your chosen investment:

- 48 hour Account: 233 459 015
- 90 Day Notice Account: 233 459 114
- 12 Month Term Account: 233 459 049
- 4 Year Term Account: 233 459 106

Fund Update

In March, the Reserve Bank reduced the Official Cash Rate by 0.50%. We are pleased to confirm that, following our review of distribution rates, we have been able to limit the impact of this change on your returns as follows (effective 1 April):

- 48 hour Account: reduced by 0.30% to 1.60% p.a variable (previously 1.90% p.a)*
- 90 Day Notice Account: reduced by 0.20% to 2.70% p.a variable (previously 2.90% p.a)*
- 12 Month Term Account: reduced by 0.20% to 4.70% p.a variable (previously 4.90% p.a)*
- 4 Year Term Account: reduced by 0.20% to 5.90% p. a variable (previously 6.10% p.a)*

Market disruption reminds us all how important it is to have consistent income in your portfolio. La Trobe Financial is remaining on station delivering monthly distributions and friendly personal service. Call us any time on 1800 818 818.

7-54



Faint, illegible text, possibly a stamp or watermark.

La Trobe Financial Asset Management Limited ABN 27 007 332 360 AFSL 222 213
La Trobe Australian Credit Fund ARSN 068 178 321

Investor Account 233459

Page 2 of 2

Statement Print Date 3 April 2020

Statement Period 1 March 2020 - 31 March 2020

TFN - Held

BEAVE Reference No. 2334597

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			104,380.09
04 Mar	Interest earned - FEB 20 - 4.90% p.a.	0.00	405.25	104,785.34
04 Mar	Interest paid by EFT - FEB 20 - All paid to Nominated	405.25 ✓	0.00	104,380.09
	Closing Balance	405.25	405.25	104,380.09



The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

La Trobe Financial Asset Management Limited ABN 27 007 337 363 AFSL 293213
La Trobe Australian Credit Fund ABN 688 178 621

Investor Account 233459

Page 1 of 2
Statement Print Date 5 May 2020
Statement Period 1 April 2020 - 30 April 2020
TFN - Held
Brave Reference No. 2334597

**La Trobe Australian Credit Fund
Investment Account Summary - April 2020**

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 April 2020	\$	104,380.09
New Investments	\$	0.00
Redemptions	\$	-25,000.00
Fees	\$	0.00
Closing Balance 30 April 2020	\$	79,380.09

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 30 Apr 2020	Interest Paid (\$)
48 hour Classic Account	0.00	1.60%	0.00
90 Day Notice Account	0.00	2.70%	0.00
12 Month Term Account	79,380.09	4.70%	433.21
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.90%	0.00
Interest Paid this period (net)	79,380.09		433.21

* Interest has been deposited to your bank account 033126 XXXXXX

Interest Paid this Financial Year to Date

48 hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$306.17	\$0.00	\$7,265.29	\$0.00	\$0.00	\$7,571.46

Investing with La Trobe Financial

Investing is made easier with La Trobe Direct - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the App Store (Apple) or Play Store (Android).

To invest via BPAY see the final page of this document for Biler Codes & the top of this document for your reference number.

To invest via electronic transfer use BSB 062 986 and the account number of your chosen investment:

- 48 hour Account: 233 459 015
- 90 Day Notice Account: 233 459 114
- 12 Month Term Account: 233 459 049
- 4 Year Term Account: 233 459 106

Fund Update

In March, the Reserve Bank reduced the Official Cash Rate by 0.50%. We are pleased to confirm that, following our review of distribution rates, we have been able to limit the impact of this change on your returns as follows (effective 1 April):

- 48 hour Account: reduced by 0.30% to 1.60% p.a variable (previously 1.90% p.a)*
- 90 Day Notice Account: reduced by 0.20% to 2.70% p.a variable (previously 2.90% p.a)*
- 12 Month Term Account: reduced by 0.20% to 4.70% p.a variable (previously 4.90% p.a)*
- 4 Year Term Account: reduced by 0.20% to 5.90% p. a variable (previously 6.10% p.a)*

Market disruption reminds us all how important it is to have consistent income in your portfolio. La Trobe Financial is remaining on station delivering monthly distributions and friendly personal service. Call us any time on 1800 818 818.

La Trobe Financial Asset Management Limited
 ABN 77 007 342 363 AFSL 222213
 La Trobe Australian Credit Fund ARBN 088 178 121

La Trobe Financial Asset Management Limited ABN 77 007 342 363 AFSL 222213
 La Trobe Australian Credit Fund ARBN 088 178 121

Investor Account 233459

Page 2 of 2
 Statement Print Date 5 May 2020
 Statement Period 1 April 2020 - 30 April 2020
 TFN - Held
 BRAW Reference No. 2334597

The Leaver Superannuation Fund
 88 Haversham Avenue
 WHEELERS HILL VIC 3150

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
12 Month Term	Account Opening Balance			104,380.09
03 Apr	Interest earned - MAR 20 - 4.90% p.a.	0.00	433.21	104,813.30
03 Apr	Interest paid by EFT - MAR 20 - All paid to Nominated	433.21 ✓	0.00	104,380.09
20 Apr	Redemption of Investment	25,000.00	0.00	79,380.09
	Closing Balance	25,433.21	433.21	79,380.09

3998

7-57



La Trobe Financial Asset Management Limited ABN 27 007 332 354 AFSL 222203
 La Trobe Australian Credit Fund PROSPERITY 176 571

Investor Account 233459

Page 1 of 2
 Statement Print Date 4 June 2020
 Statement Period 1 May 2020 - 31 May 2020
 TFN - Held
 BPAY® Reference No. 2334597

The Leaver Superannuation Fund
 88 Haverham Avenue
 WHEELERS HILL VIC 3150

**La Trobe Australian Credit Fund
 Investment Account Summary - May 2020**

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 May 2020	\$	79,380.09
New Investments	\$	0.00
Redemptions	\$	0.00
Fees	\$	0.00
Closing Balance 31 May 2020	\$	79,380.09

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 May 2020	Interest Paid (\$)
48 hour Classic Account	0.00	1.60%	0.00
90 Day Notice Account	0.00	2.70%	0.00
12 Month Term Account	79,380.09	4.70%	366.81
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.90%	0.00
	79,380.09		
Interest Paid this period (net)			366.81

* Interest has been deposited to your bank account 033126 XXXXXX

Interest Paid this Financial Year to Date

48 hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$306.17	\$0.00	\$7,832.10	\$0.00	\$0.00	\$7,938.27

Investing with La Trobe Financial

Investing is made easier with La Trobe Direct - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the App Store (Apple) or Play Store (Android).

To invest via BPAY see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via electronic transfer use BSB 062 986 and the account number of your chosen investment:

- 48 hour Account: 233 459 015
- 90 Day Notice Account: 233 459 114
- 12 Month Term Account: 233 459 049
- 4 Year Term Account: 233 459 106

Fund Update

In March, the Reserve Bank reduced the Official Cash Rate by 0.50%. We are pleased to confirm that, following our review of distribution rates, we have been able to limit the impact of this change on your returns as follows (effective 1 April):

- 48 hour Account: reduced by 0.30% to 1.60% p.a variable (previously 1.90% p.a)*
- 90 Day Notice Account: reduced by 0.20% to 2.70% p.a variable (previously 2.90% p.a)*
- 12 Month Term Account: reduced by 0.20% to 4.70% p.a variable (previously 4.90% p.a)*
- 4 Year Term Account: reduced by 0.20% to 5.90% p. a variable (previously 6.10% p.a)*

Market disruption reminds us all how important it is to have consistent income in your portfolio. La Trobe Financial is remaining on station delivering monthly distributions and friendly personal service. Call us any time on 1800 818 818.

7-58



La Trobe Financial Asset Management Limited
La Trobe Australian Credit Fund

Investor Account 233459

Page 2 of 2
Statement Print Date 4 June 2020
Statement Period 1 May 2020 - 31 May 2020
TFN - Held
BPAY Reference No. 2334597

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			79,380.09
05 May	Interest earned - APR 20 - 4.70% p.a.	0.00	366.81	79,746.90
05 May	Interest paid by EFT - APR 20 - All paid to Nominated	366.81	0.00	79,380.09
	Closing Balance	366.81	366.81	79,380.09



reconciled

La Trobe Financial Asset Management Limited ARN 17 607 342 264 AFSL 1232013
La Trobe Australian Credit Fund ANM 0009 178 131

Investor Account 233459
Page 1 of 2
Statement Print Date 7 July 2020
Statement Period 1 June 2020 - 30 June 2020
TFN - Held
BPAY Reference No. 2334597

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

La Trobe Australian Credit Fund Investment Account Summary - June 2020

Investor: John Leaver & Corrie Leaver ATF The Leaver Superannuation Fund

Opening Balance 1 June 2020	\$	79,380.09
New Investments	\$	0.00
Redemptions	\$	0.00
Fees	\$	0.00
Closing Balance 30 June 2020	\$	79,380.09 ✓

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 30 Jun 2020	Interest Paid (\$)
48 hour Account	0.00	1.60%	0.00
90 Day Notice Account	0.00	2.70%	0.00
12 Month Term Account	79,380.09	4.70%	316.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.90%	0.00
Interest Paid this period (net)	79,380.09		316.00

Interest has been deposited to your bank account 033126 XXXXXX

Interest Paid this Financial Year to Date

48 hour Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$306.17	\$0.00	\$7,948.10	\$0.00	\$0.00	\$8,254.27

Investing with La Trobe Financial

Investing is made easier with La Trobe Direct - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the App Store (Apple) or Play Store (Android).

To invest via BPAY see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via electronic transfer use BSB 062 986 and the account number of your chosen investment:

- 48 hour Account: 233 459 015
- 90 Day Notice Account: 233 459 114
- 12 Month Term Account: 233 459 049
- 4 Year Term Account: 233 459 106

Fund Update

Our interest rate settings are reviewed on a monthly basis and, effective 1 July 2020, we will be making the following adjustments to the Credit Fund investor rates:

- 48 hour Account: reduced by 0.30% to 1.30% p.a. variable (previously 1.60% p.a.)*
- 90 Day Notice Account: reduced by 0.20% to 2.50% p.a. variable (previously 2.70% p.a.)*
- 12 Month Term Account: reduced by 0.20% to 4.50% p.a. variable (previously 4.70% p.a.)*
- 4 Year Term Account: reduced by 0.25% to 5.65% p.a. variable (previously 5.90% p.a.)*

Please call our investment team on 1800 818 818 if you have any questions.

Returns on our investments are variable and not monthly. An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Withdrawals are subject to liquidity and may be delayed or suspended. Visit our website for further information.

7-60

La Trobe

La Trobe Financial Asset Management Limited ABN 27 967 122 353 AFSL 722213
La Trobe Australian Credit Fund ARS00001780321

Investor Account 233459

Page 2 of 2
Statement Print Date 7 July 2020
Statement Period 1 June 2020 - 30 June 2020
TFN - Held
BRAY Reference No. 2334597

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			79,380.09
03 Jun	Interest earned - MAY 20 - 4.70% p.a.	0.00	316.00	79,696.09
03 Jun	Interest paid by EFT - MAY 20 - All paid to Nominated	316.00	0.00	79,380.09
	Closing Balance	316.00	316.00	79,380.09

AS w/P
6689

20 April 2020

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Dear Mr & Mrs Leaver,

Confirmation of Your Redemption

We refer to your instructions to redeem \$25,000.00 from your 12 Month Term Account and confirm that payment has been made to your nominated bank account.

Investing Funds with La Trobe Financial

Should you decide to re-invest these or other funds in the future, we would be delighted to assist you. For your reference, we summarise our current offerings as follows:

- **Classic 48 hour Account:** our Classic 48 hour Account balances performance and flexibility. You can 'park' your funds indefinitely or until you select your next investment. Either way, you'll receive monthly income (currently **1.60% p.a.*** variable) and funds are available within two business days of receipt of your written notice.
- **90 Day Notice Account:** our 90 Day Notice Account provides investors with capital stability and flexibility. With no minimum investment period, you can invest for as long as you like. Currently paying **2.70% p.a.*** (variable, paid monthly), your funds are generally remitted to you on ninety days' written notice.
- **Select Investment Account (peer to peer):** the Select Investment Account allows you to choose the individual investments that suit your own needs and objectives. Check out our investment market in the 'Investors' section at latrobefinancial.com.au to review the current available opportunities. There you can find all of the information that you need and can even review a copy of the independent valuation of the security property. Rates of return generally range from **6.00% p.a. to 8.50% p.a.*** This type of investment truly puts you in the driver's seat.
- **High Yield Credit Account:** more experienced investors might be interested in the High Yield Credit Account, which invests in mezzanine notes in medium term credit assets originated by La Trobe Financial. The High Yield Credit Account delivers a strong monthly income (currently returning circa **5.90% p.a.***) for an initial four year investment term, with a minimum investment amount of \$250,000.00.
- **Transferring Funds:** you will generally be permitted to transfer funds from the 48hr and 90Day Accounts into Accounts with longer investment terms without fee. We may also consider requests to transfer funds from the 12 Month Term Account, depending on the circumstances. All transfers will be subject to La Trobe Financial's discretion.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Investor No: 233459

25 November 2019

7-62

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Dear Mr & Mrs Leaver,

Confirmation of Your Redemption

We refer to your instructions to redeem \$100,000.00 from your 12 Month Term Account and confirm that payment has been made to your nominated bank account.

Investing Funds with La Trobe Financial

Should you decide to re-invest these or other funds in the future, we would be delighted to assist you. For your reference, we summarise our current offerings as follows:

- **Classic 48 hour Account:** our Classic 48 hour Account balances performance and flexibility. You can 'park' your funds indefinitely or until you select your next investment. Either way, you'll receive monthly income (currently 2.20% p.a.* variable) and funds are available within two business days of receipt of your written notice.
- **90 Day Notice Account:** our 90 Day Notice Account provides investors with capital stability and flexibility. With no minimum investment period, you can invest for as long as you like. Currently paying 2.90% p.a.* (variable, paid monthly), your funds are generally remitted to you on ninety days' written notice.
- **Select Investment Account (peer to peer):** the Select Investment Account allows you to choose the individual investments that suit your own needs and objectives. Check out our investment market in the 'Investors' section at latrobefinancial.com.au to review the current available opportunities. There you can find all of the information that you need and can even review a copy of the independent valuation of the security property. Rates of return generally range from 6.00% p.a. to 8.50% p.a.* This type of investment truly puts you in the driver's seat.
- **High Yield Credit Account:** more experienced investors might be interested in the High Yield Credit Account, which invests in mezzanine notes in medium term credit assets originated by La Trobe Financial. The High Yield Credit Account delivers a strong monthly income (currently returning circa 6.30% p.a.*) for an initial four year investment term, with a minimum investment amount of \$250,000.00.
- **Transferring Funds:** you will generally be permitted to transfer funds from the 48hr and 90Day Accounts into Accounts with longer investment terms without fee. We may also consider requests to transfer funds from the 12 Month Term Account, depending on the circumstances. All transfers will be subject to La Trobe Financial's discretion.

.../2

Investments can be made in the following ways:

La Trobe Direct

Australia's leading online investment platform provides you with the ability to manage your investments online, anywhere and anytime, including:

- investing directly from your linked bank account;
- transferring funds between your accounts;
- setting up regular savings plans;
- viewing your account balances and transaction history; and
- managing your interest distributions.

To register your account with La Trobe Direct, visit www.latrobedirect.com and select 'Register Existing Account.'

Direct Debit

See the Direct Debit Request Form at our website www.latrobedirect.com.au - 'Investor Forms'.

	48hr		90 Day		12 Month		HYCP
EFT	BSB 062 986		BSB 062 986		BSB 062 986		BSB 062 986
	Account 233 459 015		Account 233 459 114		Account 233 459 049		Account 233 459 106
BPAY	Biller Code 727339		Biller Code 121277		Biller Code 625210		Biller Code 101360
	Ref No 2334597		Ref No 2334597		Ref No 2334597		Ref No 2334597

Cheque

Made payable to *La Trobe Financial Asset Management Limited*.

Whatever your choice, thank you for your continued investment with La Trobe Financial. As always you should consider the PDS in deciding whether to invest, or to continue to invest, in the Credit Fund.

If you have any queries about the above, or would like us to speak to your friends or family about La Trobe Financial please contact our friendly Private Wealth team on **1800 818 818**.

Yours faithfully



Cheree Pedley
Head of Operations - Private Wealth

*Any and all rates and returns quoted above are variable and paid monthly. Please also bear in mind that your principal investment is not guaranteed. As always, you should consider PDS in deciding whether to invest, or to continue to invest, in the Credit Fund.



27 December 2019

7-64

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Dear Mr & Mrs Leaver,

Confirmation of Your Redemption

We refer to your instructions to redeem \$16,044.47 from your 12 Month Term Account and confirm that payment has been made to your nominated bank account.

Investing Funds with La Trobe Financial

Should you decide to re-invest these or other funds in the future, we would be delighted to assist you. For your reference, we summarise our current offerings as follows:

- **Classic 48 hour Account:** our Classic 48 hour Account balances performance and flexibility. You can 'park' your funds indefinitely or until you select your next investment. Either way, you'll receive monthly income (currently 2.20% p.a.* variable) and funds are available within two business days of receipt of your written notice.
- **90 Day Notice Account:** our 90 Day Notice Account provides investors with capital stability and flexibility. With no minimum investment period, you can invest for as long as you like. Currently paying 2.90% p.a.* (variable, paid monthly), your funds are generally remitted to you on ninety days' written notice.
- **Select Investment Account (peer to peer):** the Select Investment Account allows you to choose the individual investments that suit your own needs and objectives. Check out our investment market in the 'Investors' section at latrobefinancial.com.au to review the current available opportunities. There you can find all of the information that you need and can even review a copy of the independent valuation of the security property. Rates of return generally range from 6.00% p.a. to 8.50% p.a.* This type of investment truly puts you in the driver's seat.
- **High Yield Credit Account:** more experienced investors might be interested in the High Yield Credit Account, which invests in mezzanine notes in medium term credit assets originated by La Trobe Financial. The High Yield Credit Account delivers a strong monthly income (currently returning circa 6.30% p.a.*) for an initial four year investment term, with a minimum investment amount of \$250,000.00.
- **Transferring Funds:** you will generally be permitted to transfer funds from the 48hr and 90Day Accounts into Accounts with longer investment terms without fee. We may also consider requests to transfer funds from the 12 Month Term Account, depending on the circumstances. All transfers will be subject to La Trobe Financial's discretion.

.../2

7-65

Investments can be made in the following ways:

La Trobe Direct

Australia's leading online investment platform provides you with the ability to manage your investments online, anywhere and anytime, including:

- investing directly from your linked bank account;
- transferring funds between your accounts;
- setting up regular savings plans;
- viewing your account balances and transaction history; and
- managing your interest distributions.

To register your account with La Trobe Direct, visit www.latrobedirect.com and select 'Register Existing Account.'

Direct Debit

See the Direct Debit Request Form at our website www.latrobefinancial.com.au - 'Investor Forms'.

	48hr		90 Day		12 Month		HYCP	
EFT	BSB	062 986	BSB	062 986	BSB	062 986	BSB	062 986
	Account	233 459 015	Account	233 459 114	Account	233 459 049	Account	233 459 106
BPAY	Biller Code	727339	Biller Code	121277	Biller Code	625210	Biller Code	101360
	Ref No	2334597	Ref No	2334597	Ref No	2334597	Ref No	2334597

Cheque

Made payable to *La Trobe Financial Asset Management Limited*.

Whatever your choice, thank you for your continued investment with La Trobe Financial. As always you should consider the PDS in deciding whether to invest, or to continue to invest, in the Credit Fund.

If you have any queries about the above, or would like us to speak to your friends or family about La Trobe Financial please contact our friendly Private Wealth team on 1800 818 818.

Yours faithfully



Cheree Pedley
Head of Operations - Private Wealth

*Any and all rates and returns quoted above are variable and paid monthly, Please also bear in mind that your principal investment is not guaranteed. As always, you should consider PDS in deciding whether to invest, or to continue to invest, in the Credit Fund.



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Investor No: 233459

29 November 2019 7-66

The Leaver Superannuation Fund
88 Haversham Avenue
WHEELERS HILL VIC 3150

Dear Mr & Mrs Leaver,

Confirmation of Your Redemption

We refer to your instructions to redeem \$25,000.00 from your Classic 48 hour Account and confirm that payment has been made to your nominated bank account.

Investing Funds with La Trobe Financial

Should you decide to re-invest these or other funds in the future, we would be delighted to assist you. For your reference, we summarise our current offerings as follows:

- **90 Day Notice Account:** our 90 Day Notice Account provides investors with capital stability and flexibility. With no minimum investment period, you can invest for as long as you like. Currently paying **2.90% p.a.*** (variable, paid monthly), your funds are generally remitted to you on ninety days' written notice.
- **12 Month Term Account:** investors looking for capital stability and consistent monthly income will find it hard to beat the 12 Month Term Account. Currently paying **5.05% p.a.*** (variable, paid monthly) for a twelve month investment, the 12 Month Term Account has been judged '**Australia's Best Mortgage Fund**' for ten consecutive years (2010-2019) by *Money* magazine. In continuous operation since 2002, its track-record, independent ratings and diversified portfolios make it an investor favourite.
- **Select Investment Account (peer to peer):** the Select Investment Account allows you to choose the individual investments that suit your own needs and objectives. Check out our investment market in the 'Investors' section at latrobefinancial.com.au to review the current available opportunities. There you can find all of the information that you need and can even review a copy of the independent valuation of the security property. Rates of return generally range from **6.00% p.a. to 8.50% p.a.*** This type of investment truly puts you in the driver's seat.
- **High Yield Credit Account:** more experienced investors might be interested in the High Yield Credit Account, which invests in mezzanine notes in medium term credit assets originated by La Trobe Financial. The High Yield Credit Account delivers a strong monthly income (currently returning circa **6.30% p.a.***) for an initial four year investment term, with a minimum investment amount of \$250,000.00.
- **Transferring Funds:** you will generally be permitted to transfer funds from the 48hr and 90Day Accounts into Accounts with longer investment terms without fee. We may also consider requests to transfer funds from the 12 Month Term Account, depending on the circumstances. All transfers will be subject to La Trobe Financial's discretion.

.../2

7-67

Investments can be made in the following ways:

La Trobe Direct

Australia's leading online investment platform provides you with the ability to manage your investments online, anywhere and anytime, including:

- investing directly from your linked bank account;
- transferring funds between your accounts;
- setting up regular savings plans;
- viewing your account balances and transaction history; and
- managing your interest distributions.

To register your account with La Trobe Direct, visit www.latrobedirect.com and select 'Register Existing Account.'

Direct Debit

See the Direct Debit Request Form at our website www.latrobefinancial.com.au - 'Investor Forms'.

	48hr		90 Day		12 Month		HYCP	
EFT	BSB	062 986	BSB	062 986	BSB	062 986	BSB	062 986
	Account	233 459 015	Account	233 459 114	Account	233 459 049	Account	233 459 106
BPAY	Biller Code	727339	Biller Code	121277	Biller Code	625210	Biller Code	101360
	Ref No	2334597	Ref No	2334597	Ref No	2334597	Ref No	2334597

Cheque

Made payable to *La Trobe Financial Asset Management Limited*.

Whatever your choice, thank you for your continued investment with La Trobe Financial. As always you should consider the PDS in deciding whether to invest, or to continue to invest, in the Credit Fund.

If you have any queries about the above, or would like us to speak to your friends or family about La Trobe Financial please contact our friendly Private Wealth team on **1800 818 818**.

Yours faithfully



Cheree Pedley
Head of Operations - Private Wealth

*Any and all rates and returns quoted above are variable and paid monthly, Please also bear in mind that your principal investment is not guaranteed. As always, you should consider PDS in deciding whether to invest, or to continue to invest, in the Credit Fund.

#2033

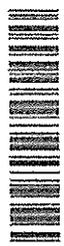
7-68



027

TRUSTEE
 88 HAVERSHAM AVE
 WHEELERS HILL VIC 3150

Date printed 1 March 2020
 Term Deposit number 06 3587 50210388
 Investment balance at start of reporting period 1 July 2019 \$256,142.11
 Closing balance at 1 March 2020 \$0.00



Your Term Deposit has been closed

Your Term Deposit was closed on 1 March 2020. Any interest owing on this account was also paid on that date. Closure details are provided below.
 Please keep this notice for taxation purposes. The Bank will not issue an End of Financial Year Notice on this Term Deposit.

Account name JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND
 Interest paid this financial year \$8,571.32

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.



7-69



027

TRUSTEE
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Date printed	31 December 2019
Term Deposit number	06 3587 50210388
Investment balance	\$256,142.11
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	1 March 2017
To mature on	1 March 2020
Interest option	Compound Annually



Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account name **JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND**

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$256,142.11
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$7,942.39			
31 Dec	CLOSING BALANCE			\$256,142.11



027

TRUSTEE
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Leaver

Date printed	30 June 2019
Term Deposit number	06 3587 50210388
Investment balance	\$256,142.11
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	1 March 2017
To mature on	1 March 2020
Interest option	Compound Annually

Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND

Investment balance at start of the reporting period 1 July 2018 \$248,199.72

Total interest paid for the financial year ending 30 June 2019 \$7,942.39

Things you should know

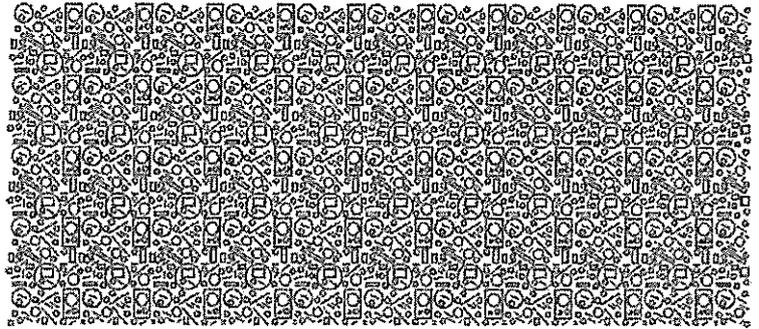
If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.

7-71



Account statement for the financial year ending 30 June 2019

Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.
The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$248,199.72
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$7,809.32			
01 Jul	WITHHOLDING Tax withheld for this account to June 30, 2018 is \$3,670.00			
01 Mar	Credit Interest		\$7,942.39	\$256,142.11 CR
30 Jun	CLOSING BALANCE			\$256,142.11

37961.39616.1.1 ZZ76A.010610 MU.YT.S152.D181.L.V05.01.23



Term Deposit Account Statement
Statement Period 01/02/2020 - 31/07/2020

2038

7-72

02/08/2020



027

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Deposit Name:
MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER

Statement of your Term Deposit(s) with a term of more than 6 months.

Term Deposit Account No. 033-126 566887					
Account designator: ATF THE LEAVER SUPERANNUATION FUND					
Deposit date	14/03/2020	Maturity date :	14/03/2021	Term	12 Months

Opening balance	Interest frequency	Interest rate	Gross interest 2	Withholding tax 3	Closing balance 4
\$507,970.18 ✓	Yearly	1.39 %	\$0.00	\$0.00	\$507,970.18

Term Deposit Account No. 033-126 572312 # 2038					
Account designator: ATF LEAVER SUPERANNUATION FUND					
Deposit date	08/12/2019	Maturity date :	07/10/2020	Term	9 Months 29 Days

Opening balance	Interest frequency	Interest rate	Gross interest 2	Withholding tax 3	Closing balance 4
\$160,298.48 ✓	At Maturity	1.61 %	\$0.00	\$0.00	\$160,298.48

5065352 / 8009153 / 215 / CN172P1

CSF TY3-4/PRINT1 02062020/572312



Things you should know.

1. The date shown is the date the term deposit matures unless it is withdrawn early.
2. Gross interest is the interest paid, excluding any withholding tax deductions, on your term deposit during this statement period. Any adjustments to interest due to an early withdrawal will be reflected in the amount shown. The net interest paid to you is the Gross interest less any withholding tax deductions on your term deposit during the statement period.
3. Withholding tax may be deducted if your Tax File Number (TFN) or Australian Business Number (ABN) has not been supplied or if you are classified as non-resident.
4. The Closing balance is the balance of your account on the last day of this statement period.

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.

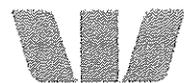
Please check all entries on this statement and promptly inform us of any possible error or unauthorised transaction.

We're here to help.

For more information go to westpac.com.au, your nearest Westpac branch or call us on 132 032 (+61 2 9293 9270 if overseas).

The Westpac team

7-73



027

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

11 March 2020

Your account maturity notification.

Term Deposit account number: 033-126 56-6887

Customer ID: 5568 3598 CORNELIAADRIANA LEAVER

Customer ID: 8254 4201 JOHN W LEAVER

Dear MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER,
ATF THE LEAVER SUPERANNUATION FUND

Thank you for choosing Westpac for your Term Deposit.

Currently we are not holding any renewal instructions for this Term Deposit.

Your current Term Deposit details

Principal amount	\$502,714.40	Term	6 Months 28 Days
Open date	15 August 2019	Gross interest	+ \$5,255.78
Maturity date	14 March 2020	Withholding tax	- \$0.00
Interest rate	1.80% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$5,255.78
Variation Period start date	16 March 2020	Variation Period end date	23 March 2020

What happens next?

Sign in to Online Banking, visit your nearest Westpac branch or call us on 132 032 (+61 2 9293 9270 if overseas) and provide your maturity instructions.

You will have 6 business days (called the Variation Period) to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period starts on 16/03/2020 and ends on 23/03/2020. During this time you can make changes to your new Term Deposit once.



Confirmation

Your Term Deposit renewal instructions have been submitted

Your Term Deposit will renew with the following details. You will be able to view it in Online Banking once it has been processed.

Term Deposit account	033-126 566887
Renewal amount	\$507,970.18
Term	12 months
Interest rate	1.39 % p.a.
Pay interest	Yearly
Lodgement date	14 Mar 2020
Maturity date	14 Mar 2021
Pay interest to	Westpac DIY Super Savings Accou... 033-126 476697

Important note: Processing may take a number of days, meaning your funds may not appear immediately, however your interest earnings will begin from the above lodgment date.

Done

Things you should know

By continuing, you agree:

- you have read and consented to the Westpac Term Deposits and Farm Management Deposits - Terms and Conditions
- you have read and consented to the Important Information Document

You will have 6 business days beginning on the maturity date to withdraw or transfer the funds of your new Term Deposit, during which you are not required to give us a 31 day notice, or be subject to a reduced interest rate. At the end of this period, you must give us 31 days' notice to access your Term Deposit funds before maturity, except in cases of hardship as defined by us. If you withdraw funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Each time your Term Deposit rolls over, it may be re-invested at a lower rate than the current interest rate, and there may be another product available which has a similar term and a higher interest rate.

¹ The renewal amount includes principal and interest earned for the current term that has not already been paid, less any withholding tax (if applicable). This amount may be adjusted for any funds withdrawn from or added to the Term Deposit based on your instructions.

* The interest rates shown are based on the interest paid frequency and term selected. To proceed with different rates please update term and interest paid.

7-35



MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

16 March 2020

Your account renewal notification.

Term Deposit account number: 033-126 56-6887

Term Deposit name: MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER

Customer ID: 8254 4201 JOHN W LEAVER

Customer ID: 5568 3598 CORNELIA ADRIANA LEAVER

Dear MRS CORNELIA ADRIANA LEAVER & MR,

Thank you for renewing your Term Deposit. The details of your account and the dates you need to be aware of are below.

Your current Term Deposit details

Principal amount	\$507,970.18
Renewal date	14 March 2020
Maturity date	14 March 2021
Interest rate	1.39 % p.a.
Interest payment frequency	Yearly
Term	12 Months

Other Information.

The principal of \$502,714.40 and interest of \$5,255.78 from this deposit was reinvested.

Your previous Term Deposit details

Principal amount	\$502,714.40	Term	6 Months 28 Days
Open date	15 August 2019	Gross interest	+ \$5,255.78
Maturity date	14 March 2020	Withholding tax	- \$0.00
Interest rate	1.80 % p.a.	Net interest	+ \$5,255.78
Interest payment frequency	At Maturity		

What happens next?

Unless you advise us otherwise, at maturity, the principal of \$507,970.18 from this deposit will be reinvested for 12 month(s) at the standard interest rate applicable on the day of maturity.

When interest is paid on the deposit, Westpac will pay the interest to account 033126 476697 at the WESTPAC BRANDON PARK SHOPPING CTRE BRANCH.

You will, however, have 6 business days (called the Variation Period) beginning on the maturity date to tell us what you'd like to do.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

Note: You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Managing your Term Deposit online is easier than ever.

Just sign in to get started – no need to call or visit a branch.



Have complete control.
No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



Manage it all on the go.
View and control all your account details wherever you are, whenever you need.



Bank confidently.
Rest assured with Westpac's Online Banking Security guarantee.

Find out more at westpac.com.au/renew.

Not yet registered for Online Banking?

It only takes a few minutes. Ask us in branch today or call **1300 655 505** or register online. Read the Online Banking Terms and Conditions available at westpac.com.au before deciding.

Term Deposit Renewal Advice

MRS CORNELIA ADRIANA LEAVER & MR
 JOHN W LEAVER
 88 HAVERSHAM AVE
 WHEELERS HILL VIC 3150

Branch Name and Address
BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

15 August 2018

BSB and Account number
033-126 56-6887

Deposit name

MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER
ATF THE LEAVER SUPERANNUATION FUND

Customer ID

8254 4201 JOHN W LEAVER
5568 3598 CORNELIA ADRIANA LEAVER

Westpac is pleased to confirm renewal of your Term Deposit on 15 August 2018 on the following terms:

Amount	\$440,683.73	Interest Rate	2.73 %	<i>\$12,050.67 ✓</i>
Renewal Date	15 August 2018	Interest Frequency	At Maturity	
Maturity Date	15 August 2019	Term	12 Months	

Other Information

Unless you advise us otherwise, at maturity, the principal of \$440,683.73 and the interest from this deposit will be reinvested for 12 month(s) at the standard interest rate applicable on the day of maturity.

Details of Previous Term

Amount	\$429,307.09	Term	12 Months
Renewal/Lodgement Date	15 August 2017	Gross Interest	+\$11,376.64
Maturity Date	15 August 2018	Withholding Tax	-\$0.00
Interest Rate	2.65 %	After Withholding Tax	+\$11,376.64
Interest Frequency	At Maturity		

Other Information

The principal of \$429,307.09 and interest of \$11,376.64 from this deposit was reinvested.

Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

Simply sign into Westpac Live and go to **Services & preferences > Services > Manage Term Deposits**

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Your notice continues on the next page ...



Term Deposit Renewal Advice

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Branch Name and Address
BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

10 December 2019

BSB and Account number
033-126 57-2312

Deposit name
MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER
ATF LEAVER SUPERANNUATION FUND

Customer ID
8254 4201 JOHN W LEAVER
5568 3598 CORNELIA ADRIANA LEAVER

Westpac is pleased to confirm renewal of your Term Deposit on 08 December 2019 on the following terms:

Amount	\$160,298.48	Interest Rate	1.61 %
Renewal Date	08 December 2019	Interest Frequency	At Maturity
Maturity Date	07 October 2020	Term	9 Months 29 Days

Other Information

Unless you advise us otherwise, at maturity, the principal of \$160,298.48 and the interest from this deposit will be reinvested for 9 month(s) and 29 day(s) at the standard interest rate applicable on the day of maturity.

Details of Previous Term

Amount	\$30,550.00	Term	12 Months ✓
Renewal/Lodgement Date	08 December 2018	Gross Interest	+ \$748.48 ✓
Maturity Date	08 December 2019	Withholding Tax	- \$0:00
Interest Rate	2.45 %	After Withholding Tax	+ \$748.48
Interest Frequency	At Maturity		

Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

Simply sign into Westpac Live and go to Services & preferences > Services > Manage Term Deposits

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Your notice continues on the next page ...

Term Deposit Renewal Advice

Other Information

The principal of \$30,550.00, the interest of \$748.48 and added funds of \$129,000.00 from this deposit was reinvested.

Things you should know.

You have six business days starting on the day of Maturity to change your instructions (the 'Variation Period').

During this Variation Period, you can make changes to your deposit including varying the term and changing the investment amount by withdrawing or adding funds (all of which may affect the interest rate), or close the account without penalty.

After the Variation Period, you will need to give Westpac 31 days' notice to access any of the funds in your deposit. If you have less than 31 days remaining of your term, you will be able to access funds in your deposit upon maturity. You may be able to access funds earlier if hardship applies.

If you access funds in your deposit prior to maturity, the interest rate applicable to your deposit may be reduced. We will recalculate interest paid and to be paid at the reduced rate, which will depend on the portion of the term that has been completed. If you think you will need access to funds prior to the maturity date, other products may be more suitable for you.

Interest rates apply for a single term only; subsequent terms may have a lower interest rate as rates change regularly. As a result we won't know the rate applicable for a subsequent term until the renewal date. Westpac may offer other products with a greater interest rate for a comparable term.

For further information, including how we handle or resolve any problem you may have, please refer to the Westpac Term Deposits & Farm Management Deposits Terms and Conditions which apply to your account. Current interest rate information is accessible on our website or by contacting us.

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

We're here to help.

Please visit westpac.com.au or call us on 132 032 in case you have any questions. If you are calling from overseas, we can be reached on +61 2 9293 9270 (call charges may apply).

The Westpac Term Deposits Team

IMPORTANT NOTICE

Please advise Westpac if you do not wish the tax file number or exemption already quoted, to be applied to this deposit.

Collection of tax file numbers or exemptions is authorised by law. Quotation is not compulsory but tax may be taken out of interest if you do not quote your number or exemption. For more information about the use of tax file numbers, contact the Australian Taxation Office.

THANK YOU FOR BANKING WITH WESTPAC

Term Deposit Maturity Notification

MRS CORNELIA ADRIANA LEAVER & MR
 JOHN W LEAVER
 88 HAVERSHAM AVE
 WHEELERS HILL VIC 3150

Branch Name and Address
 BRANDON PARK SHOPPING CTRE
 608 FERNTREE GULLY ROAD
 MULGRAVE VIC 3170

04 December 2019

BSB and Account Number
 033-126 57-2312

Dear MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER,
 ATF LEAVER SUPERANNUATION FUND

Customer ID
 5568 3598 Cornelia Adriana Leaver
 8254 4201 John W Leaver

Thank you for choosing to invest with Westpac. Details of your Term Deposit (033-126 57-2312) investment are summarised below:

Amount:	\$30,550.00	Term:	12 Months
Lodgement Date:	08 December 2018	Gross Interest:	+ \$748.48
Maturity Date:	08 December 2019	Withholding Tax:	- \$0.00
Interest Rate:	2.45% pa	Government Tax:	- \$0.00
Interest Frequency:	At Maturity	Net Interest:	+ \$748.48

Variation Period Start Date: 09 December 2019 **Variation Period End Date:** 16 December 2019

Other Information

Currently we are not holding any renewal instructions for this Term Deposit.

Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

Simply sign into Westpac Live and go to Services & preferences > Services > Manage Term Deposits

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Term Deposit Maturity Notification

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Branch Name and Address
BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

20 November 2019

BSB and Account Number
033-126 57-2312

Dear MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER,
ATF LEAVER SUPERANNUATION FUND

Customer ID
5568 3598 Cornelia Adriana Leaver
8254 4201 John W Leaver

Your Term Deposit is about to mature

Your Term Deposit (033-126 57-2312) will mature on 08 December 2019. If you have provided us with Maturity instructions, or intend to do so, we will act upon those instructions.

If you haven't provided instructions please go to your nearest Westpac branch, call us on 132 032 (+61 2 9293 9270 if overseas), or log on to Westpac Live.

Otherwise, your Term Deposit will automatically roll into a new Term Deposit.

Term Deposit Summary

Principal Amount:	\$30,550.00	Term:	12 Months
Lodgement Date:	08 December 2018	Gross Interest:	+ \$748.48
Maturity Date:	08 December 2019	Withholding Tax:	- \$0.00
Interest Rate:	2.45% pa	Government Tax:	- \$0.00
Interest Frequency:	At Maturity	Net Interest:	+ \$748.48
Variation Period Start Date	09 December 2019	Variation Period End Date	16 December 2019

Other Information

Your variation period starts on 09 December 2019 and you have until 16 December 2019 (Variation Period End Date) to consider your options. During this period, you can vary the term or investment amount, change the maturity instructions, withdraw funds or close the account without penalty.

Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

Simply sign into Westpac Live and go to Services & preferences > Services > Manage Term Deposits

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Your notice continues on the next page ...

Branch record.



Office Use: 033126.F019022:1064:01 Date: 10/12/2018 11:22

Account No.	Transaction type	Amount
	11:22:25	

TERM DEPOSIT RENEWAL RECEIPT

NAME:
MRS CORNELIA ADRIANA LEAVER

RECEIPT DETAILS:

ACCOUNT NUMBER : 033126 572312

DEPOSIT AMOUNT : \$ 30550.00

TERM : 12 MONTHS
0 DAYS

INTEREST RATE : 2.450 %

LDGEMENT DATE : 08 / 12 / 2018

MATURITY DATE : 08 / 12 / 2019

CSO Initial

Signature
This receipt is an accurate record of the transaction(s) completed according to my instructions Authorisation.

2039

7-83



027

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

27 April 2020

Your account maturity notification.

Term Deposit account number: 033-126 60-9656

Customer ID: 5568 3598 CORNELIA ADRIANA LEAVER
Customer ID: 8254 4201 JOHN W LEAVER

Closed

Dear MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER,
JOHN W LEAVER AND CORNELIA A LEAVER ATF THE LEAVER SUPERANNU

Thank you for choosing Westpac for your Term Deposit.

Our records indicate that you have left instructions for us to disburse your principal and interest to account 033126 476689 held at WESTPAC BRANDON PARK SHOPPING CTRE BRANCH.

Your current Term Deposit details

Principal amount	\$450,000.00	Term	12 Months
Open date	29 April 2019	Gross interest	+ \$11,461.32
Maturity date	29 April 2020	Withholding tax	- \$0.00
Interest rate	2.54% p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$11,461.32

What happens next?

We'll close your Term Deposit account on the maturity date and transfer your funds as per your instructions.

$$\begin{array}{r}
 450,000 \\
 11,461.32 \\
 \hline
 461,461.32
 \end{array}$$

Managing your Term Deposit online is easier than ever.

Just sign in to get started – no need to call or visit a branch.



Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.



Manage it all on the go.

View and control all your account details wherever you are, whenever you need.



Easily compare rates.

You can access and compare interest rates in seconds.

Find out more at westpac.com.au/renew.

Not yet registered for Online Banking?

It only takes a few minutes. Ask us in branch today or call 1300 655 505 or register online. Read the Online Banking Terms and Conditions available at westpac.com.au before deciding.

We're here to help.



If you have any further questions you can call us on 132 032 (+61 2 9293 9270 if overseas). Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing Westpac.

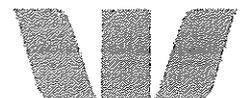
The Westpac Term Deposit Team

Important notice.

Please advise Westpac if you do not wish the tax file number/exemption or Australian Business Number already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory, but tax may be taken out of interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.

Help when
it matters



Things you should know. You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Westpac Term Deposits & Term Management Deposits Terms and Conditions apply, and is available from westpac.com.au, by visiting a branch, or by calling us on 132 032 (+61 2 9293 9270 if overseas). Current interest rate information is also available.

© Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

7-84

Customer receipt.



Customer receipt.



Office Use: 0331261702076211064101

Date: 15/08/2019

Office Use: 0331261702076211064101

Date: 15/08/2019 15:37

Account No.	Transaction type	Amount
Seq: 717730500 #####6689	Cash WDL	\$50,000.00

Account No.	Transaction type	Amount
	TERM DEPOSIT RENEWAL RECEIPT	

NAME:
MRS CORNELIA ADRIANA LEAVER

RECEIPT DETAILS:

ACCOUNT NUMBER : 033126 566887

DEPOSIT AMOUNT : \$ 502714.40

TERM : 6 MONTHS
28 DAYS

INTEREST RATE : 1.800 %

DEPOSIT DATE : 15 / 08 / 2019

MATURITY DATE : 14 / 02 / 2020

Cash Disbursed: 0/100 0/50 0/20 0/10 0/5
Coin: \$0.00 Other: \$0.00 Transfer: \$50,000.00

Transactions followed by an asterisk (*) include GST component.

Transactions followed by an asterisk (*) include GST component.

7-85

Electronic Statement

Westpac DIY Super Savings Account

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-126 47-6697
Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

Total \$0.00

**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

For account: 3126/476697
Total interest credited \$18.68

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.

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

7-86

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

09 April 2020

Your account matures soon.

Term Deposit account number: 033-126 60-9656

Customer ID: 5568 3598 CORNELIA ADRIANA LEAVER

Customer ID: 8254 4201 JOHN W LEAVER

Dear MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER,
JOHN W LEAVER AND CORNELIA A LEAVER ATF THE LEAVER SUPERANNU

Your Term Deposit matures on 29 April 2020, so now is a good time to check or change your maturity instructions in Online Banking. You can also call us on 132 032 (+61 2 9293 9270 if overseas) or visit us in branch.

Your current Term Deposit details			
Principal amount	\$450,000.00	Term	12 Months
Open date	29 April 2019	Gross interest	+ \$11,461.32
Maturity date	29 April 2020	Withholding tax	- \$0.00
Interest rate	2.54 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$11,461.32
Variation Period start date	29 April 2020	Variation Period end date	06 May 2020

What happens next?

We'll send you a notice no later than two business days after the maturity date to inform you the applicable interest rate for the new Term Deposit.

7-87

MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

09 April 2020

Your account matures soon.

Term Deposit account number: 033-126 60-9656

Customer ID: 5568 3598 CORNELIA ADRIANA LEAVER

Customer ID: 8254 4201 JOHN W LEAVER

Dear MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER,
JOHN W LEAVER AND CORNELIA A LEAVER ATF THE LEAVER SUPERANNU

Your Term Deposit matures on 29 April 2020, so now is a good time to check or change your maturity instructions in Online Banking. You can also call us on 132 032 (+61 2 9293 9270 if overseas) or visit us in branch.

Your current Term Deposit details			
Principal amount	\$450,000.00	Term	12 Months
Open date	29 April 2019	Gross interest	+ \$11,461.32
Maturity date	29 April 2020	Withholding tax	- \$0.00
Interest rate	2.54 % p.a.	Government tax	- \$0.00
Interest payment frequency	At Maturity	Net interest	+ \$11,461.32
Variation Period start date	29 April 2020	Variation Period end date	06 May 2020

What happens next?

We'll send you a notice no later than two business days after the maturity date to inform you the applicable interest rate for the new Term Deposit.

29-4-20

40

6689

writing a/c

You will have 6 business days (called the Variation Period) beginning on the maturity date to withdraw or transfer the funds of your Term Deposit without incurring a fee or a reduction in your interest return. Your Variation Period is set out under the "Your current Term Deposit details" section.

If we don't hear from you, you have given consent for us to automatically reinvest your principal and any unpaid interest into a new Term Deposit, for the same term and interest payment frequency.

If you do let your Term Deposit automatically roll over, it may be reinvested at a **lower rate than the current interest rate**. There may be another product available with a similar term and a higher interest rate. If you contact us at maturity, we can check whether you're eligible for a special rate.

If you wish to withdraw or transfer your funds after the Variation Period, we have the discretion to delay the withdrawal or transfer until the end of the 31 days' notice period (except in cases of hardship), but not beyond the maturity date of the new Term Deposit.

Managing your Term Deposit online is easier than ever.

Just sign in to get started - no need to call or visit a branch.

Have complete control.

No need to wait until maturity, you can check or change maturity instructions online during the life of your Term Deposit.

Manage it all on the go.

View and control all your account details wherever you are, whenever you need.

Bank confidently.

Rest assured with Westpac's Online Banking Security guarantee.

Find out more at westpac.com.au/renew.

Not yet registered for Online Banking?

It only takes a few minutes. Ask us in branch today or call **1300 655 505** or register online. Read the Online Banking Terms and Conditions available at westpac.com.au before deciding.

We're here to help.

If you have any further questions you can call us on **132 032 (+61 2 9293 9270 if overseas)**. Otherwise drop into your nearest branch to talk to us today.

Thanks for choosing Westpac.

The Westpac Term Deposit Team



[Back](#)

Account detail

Maturity instructions

We'll close your account on **29 Apr 2020** and withdraw the funds as set out below. [Make changes](#)

Term Deposit

033-126 609056

[Provide maturity instructions now](#)

Closing date	29 Apr 2020
Pay interest to	Westpac DIY Super Working Account 033-126 476689
Withdraw amount	\$450,000.00 plus any unpaid interest
Withdraw funds to	Westpac DIY Super Working Account 033-126 476689

General

General account information showing account type, open date, balance, length of term and maturity date of the term deposit. Shows status indicating when the term deposit is being held as security. [Learn more](#)

Account name	Term Deposit
Account designator	JOHN W LEAVER AND CORNELIA A LEAVER ATF THE LEAVER SUPERANNU
Current balance	\$450,000.00
BSB/Account number	033-126 609056
Account opening date	29 Apr 2019
Term	12 months
Maturity date	29 Apr 2020
Status	Current
Current term lodgement date	29 Apr 2019
Deposit held as security	No

Interest

Tax


[Back](#)

Term Deposit management

We've saved your maturity instructions. You can review or change these any time before maturity.



Your current interest payment details have been updated.

Need help?

Call us on 1300 665 885

9am-8pm, 7 days a week

Select Term Deposit

Term Deposit 033-126 609666 \$450,000.00



Your current Term Deposit

Term	12 months
Interest rate	2.54% p.a.
Lodgement date	29 Apr 2019
Maturity date	29 Apr 2020
Pay interest	At Maturity
Pay interest to	Westpac DIY Super Working Account 033-126 476689

Term Deposit maturity instructions

According to your instructions provided on 16 Apr 2020, we'll close your account and withdraw the funds as set out below.

Closing date	29 Apr 2020
Pay interest to	Westpac DIY Super Working Account 033-126 476689
Withdraw amount	\$450,000.00 plus any unpaid interest ¹
Withdraw funds to	Westpac DIY Super Working Account 033-126 476689

Change Term Deposit instructions

Choose what you'd like to do with the money in your account when it matures.

Renew at maturity

Close account and withdraw everything

If you need to close your Term Deposit account before maturity, please contact 132 032 or visit your [nearest Westpac branch](#).

Things you should know

7-90

Important notice.

Please advise Westpac if you do not wish the tax file number/exemption or Australian Business Number already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory, but tax may be taken out of interest if you do not quote your number or exemption. For more information about tax file numbers, contact the Australian Taxation Office.

Help when |
it matters |

Things you should know. You'll need to give us 31 days' notice to access the funds before maturity, except in cases of hardship as defined by us. If you withdraw the funds early, we may recalculate all interest paid or to be paid on your Term Deposit at a reduced rate, and you may lose any interest accrued.

Westpac Term Deposits & Farm Management Deposits Terms and Conditions apply, and is available from westpac.com.au, by visiting a branch, or by calling us on 132 622 622 (132 622 6220 if overseas). Current interest rate information is also available.

Term Deposit Confirmation Advice



MRS CORNELIA ADRIANA LEAVER & MR
JOHN W LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Branch Name and Address
BRANDON PARK SHOPPING CTRE
608 FERNTREE GULLY ROAD
MULGRAVE VIC 3170

29 April 2019

BSB and Account Number
033-126 60-9656

Deposit name

MRS CORNELIA ADRIANA LEAVER & MR JOHN W LEAVER
JOHN W LEAVER AND CORNELIA A LEAVER ATF THE LEAVER SUPERANNU

Customer ID

8254 4201 JOHN W LEAVER
5568 3598 CORNELIA ADRIANA LEAVER

Westpac is pleased to confirm the details of your Term Deposit as listed below:

Amount \$450,000.00

Lodgement Date 29 April 2019

Maturity Date 29 April 2020

Interest Frequency At Maturity

Interest Rate 2.54% pa

Term 12 Months

Other Information

Unless you advise us otherwise, at maturity, the principal of \$450,000.00 and the interest from this deposit will be reinvested for 12 month(s) at the standard interest rate applicable on the day of maturity.

Manage your Term Deposit online.

Did you know you can now provide instructions for your Term Deposit once it matures via online banking?

Simply sign into Westpac Live and go to Services & preferences > Services > Manage Term Deposits

If you are a business customer, your Administrator can give you access to manage your term deposits on behalf of your business.

Your notice continues on the next page ...

Term Deposit Confirmation Advice

Things you should know.

You have given your consent to automatically rollover your deposit on the same terms (at the standard interest rate at renewal) if you don't provide other instructions. You have six business days starting on the day of Maturity to change your instructions (the 'Variation Period').

During this Variation Period, you can make changes to your deposit including varying the term and changing the investment amount by withdrawing or adding funds (all of which may affect the interest rate), or close the account without penalty.

After the Variation Period, you will need to give Westpac 31 days' notice to access any of the funds in your deposit. If you have less than 31 days remaining of your term, you will be able to access funds in your deposit upon maturity. You may be able to access funds earlier if hardship applies.

If you access funds in your deposit prior to maturity, the interest rate applicable to your deposit may be reduced. We will recalculate interest paid and to be paid at the reduced rate, which will depend on the portion of the term that has been completed. If you think you will need access to funds prior to the maturity date, other products may be more suitable for you.

Interest rates apply for a single term only; subsequent terms may have a lower interest rate as rates change regularly. As a result we won't know the rate applicable for a subsequent term until the renewal date. Westpac may offer other products with a greater interest rate for a comparable term.

For further information, including how we handle or resolve any problem you may have, please refer to the Westpac Term Deposits & Farm Management Deposits Terms and Conditions which apply to your account. Current interest rate information is accessible on our website or by contacting us.

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

We're here to help.

Please visit westpac.com.au or call us on 132 032 in case you have any questions. If you are calling from overseas, we can be reached on +61 2 9293 9270 (call charges may apply).

The Westpac Term Deposits Team

IMPORTANT NOTICE

Please advise Westpac if you do not wish the tax file number or exemption already quoted, to be applied to this deposit.

Collection of tax file numbers, ABNs or exemptions is authorised by law. Quotation is not compulsory but tax may be taken out of interest if you do not quote your number or exemption. For more information about the use of tax file numbers, contact the Australian Taxation Office.

THANK YOU FOR BANKING WITH WESTPAC



Your account confirmation as at 01 May 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call 13 2221, 24 hours a day, 7 days a week or visit any branch.

Account details

Account type Term Deposit
Account number 358750231007
Account holder(s) JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SUPERANNUATION FUND
Investment term 12 Months
Amount invested at start of term \$250,000.00 ✓
Current balance \$250,000.00
Start date 01/05/2020
Maturity date 01/05/2021
TFN/ABN/Exemption quoted Yes

Early withdrawal 31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

Maturity instructions

Place in Holding Facility
At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call 13 2221 or provide your instructions on netbank.com.au before the maturity date.

Features

You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

Credit interest

Interest rate 1.50% p.a.
When is interest paid? You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
Nominated account for interest payments Added to your Term Deposit balance.

7-94

Commonwealth Bank
Credit Facility (Type of Account)
ASAP 125 125 124
Branch BRANDON PARK
BSB 4587



Deposit Receipt: T012200617040

Date: 01/05/2020
Time: 15:27:38
WS ID: W44
Teller ID: 44

Account Number: *****1007

Cash/Transfer: \$0.00
Cheques/Merchant Summaries: \$250,000.00
Total Deposited: \$250,000.00

Customer receipt.

200 |

Office Use: 033126:F016726:1066:01

Date: 01/05/2020

Account No.	Transaction type	Amount
Seq: 756878740		
#####6689	Bank CHQ WDL	\$250,000.00
Issued	Bank Cheque	\$250,000.00
Chq No. 011935:	THE LEAVER SUPERANNUATION FUND	

AO CBA T.D.

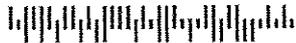
Transactions followed by an asterisk (*) include GST component.

F036077

Westpac Banking Corporation ABN 33 007 457 141, AFSL 253714.

P01TC0110/01

7-95



027

THE TRUSTEE
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Date printed	30 June 2020
Term Deposit number	06 3587 50231007
Investment balance	\$250,000.00
Investment term	12 months
At an interest rate of	1.50% p.a.
Invested on	1 May 2020
To mature on	1 May 2021
Interest option	Compound Annually



Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	JOHN WILLIAM LEAVER AND CORNELIA ADRIANA LEAVER AS TRUSTEES FOR THE LEAVER SU PER ANNUATION FUND
Investment balance at start of the reporting period 1 May 2020	\$250,000.00
Total interest paid for the financial year ending 30 June 2020	\$0.00

Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

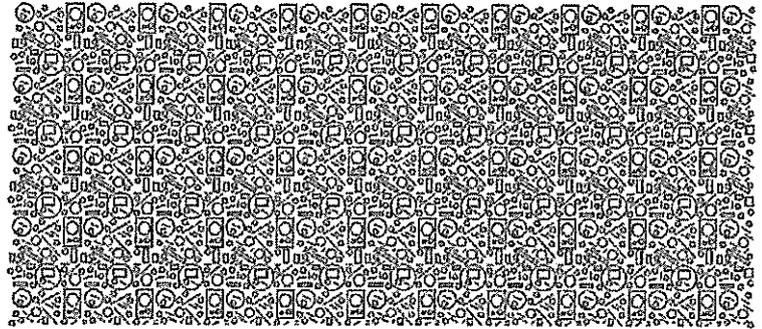
We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.

7-96

Date printed 30 June 2020

Term Deposit number 06 3587 50231007

Page 2 of 2



Account statement for the financial year ending 30 June 2020

Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 May	OPENING BALANCE			Nil
01 May	Chq Dep Branch BRANDON PARK		\$250,000.00	\$250,000.00 CR
30 Jun	CLOSING BALANCE			\$250,000.00



5 May 2020

3-175

Shop 52
Brandon Park Centre
808 Ferntree Gully Rd
WHEELERS HILL VIC 3150
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083

#2041

7-97



027 / 00339

MR JOHN W LEAVER & MRS CORNELIA A LEAVER
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150



Hi Mrs

Here are the details of your new NAB Term Deposit

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 11 May 2020.

NAB Term Deposit account 15-834-4858

Account name	MR John W Leaver & MRS Cornelia A Leaver ATF the L
Amount	\$248,000.00 ✓
Term	1 year
Interest rate p.a.	1.30%
Interest frequency	At maturity
Interest	\$3,224.00
Start date	4 May 2020
Maturity date	4 May 2021



What you've instructed us to do at maturity

Term Deposit and interest \$251,224.00
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



Important information

If you need to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones
Executive General Manager

126VNTM01/00659/001809

Customer receipt.

200 | 

7-98

Office Use: 033126:F016726:1066:01 Date: 01/05/2020

Account No.	Transaction type	Amount
Seq: 757001159		
#####6689	Bank CHQ WDL	\$248,000.00
Issued	Bank Cheque	\$248,000.00
Chq No. 011937:	THE LEAVER SUPERANNUATION FUND	



Term Deposit - Interim Receipt

Date 4/5/20

Funds lodged with Outlet

Brandon Patten
Term Deposit in name of
The Leavers Super Fund
Term Deposit a/c no. 083175
158344858

Fixed interest rate 1.30 % p.a.

Term 12 months days

Maturity date 4/5/21

Amount \$ 248,000.00

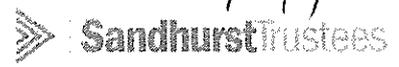
N.A.B.
1-390
12mths
T.D.
158344858

Transactions followed by an asterisk (*) include GST component.

M041244

#2700-1

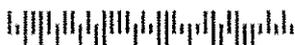
7-99



www.sandhursttrustees.com.au

reconciled

027708462 002106



THE LEAVER SUPERANNUATION FUND
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Your details at a glance	
BSB number	633-000
Account number	132973223
Customer number	19500933/V102
Account title	THE LEAVER SUPERANNUATION FUND

Account summary	
Statement period	1 Jul 2019 - 30 Jun 2020
Statement number	13
Opening balance on 1 Jul 2019	\$28,040.52
Deposits & credits	\$76,013.82
Withdrawals & debits	\$76,000.00
Closing Balance on 30 Jun 2020	\$28,054.34



Any questions?

Contact Indu Angamma at 65 Centreway, MT Waverley 3149 on 03 9886 6477, or call 1300 BENDIGO (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$28,040.52
1 Jul 19	TRUST DISTRIBUTION	575	69.88	28,110.40
8 Jul 19	E-BANKING TFR 00195009331401 0179035787 Transfer	3999 - 20,000.00		8,110.40
1 Oct 19	TRUST DISTRIBUTION	575	14.84	8,125.24
31 Oct 19	E-BANKING TFR 00195009331401 0189362440 Transfer	3999 - 4,000.00		4,125.24
28 Nov 19	E-BANKING TFR 00195009331401 0191997387 Transfer	3999 - 2,000.00		2,125.24
1 Jan 20	TRUST DISTRIBUTION	575	2.94	2,128.18
1 Apr 20	TRUST DISTRIBUTION	575	1.06	2,129.24
24 Apr 20	E-BANKING TFR 00213124001402 0205849439 Non concessional	750.2	50,000.00	52,129.24
26 Apr 20	E-BANKING TFR 00213124001402 0206005938 Non concessional	750.2	10,000.00	62,129.24

191BH103 / E-9462 / S-13753 / 427477 / 0019500933261750

7-100



Sandhurst Trustees

Account number	132973223
Statement period	01/07/2019 to 30/06/2020
Statement number	13 (page 2 of 3)

Sandhurst Cash Common Fund (continued)

Date	Transaction	Withdrawals	Deposits	Balance
26 Apr 20	OSKO PAYMENT CA Leaver Non-concessional <i>from 309 Tto.2</i>	-	10,000.00	72,129.24
4 May 20	E-BANKING TFR 00195009331401 0206744042 Transfer <i>to 6565</i>	50,000.00	<i>3999</i>	22,129.24
25 Jun 20	E-BANKING TFR 00219249561201 0211783775 To Super LES Levi <i>7791</i>	-	5,925.10	28,054.34
Transaction totals / Closing balance		\$76,000.00	\$76,013.82	\$28,054.34

Customers can now utilise Bendigo's internet and phone banking services. For more information please phone 1300 236 344.

Transaction details:-

Investment return paid during the reporting period

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.sandhursttrustees.com.au or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the 'Closing Balance' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs

Direct Fees and Costs

\$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.

Indirect costs of your investment

\$94.66

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. In other words, these indirect costs are deducted from the assets of the Fund before income is distributed.

The indirect costs of your investment are calculated by multiplying your average daily account balance for the period by the indirect cost ratio of the Fund. The indirect costs of your investment amount is an estimate only and may vary from the actual costs incurred.

Total fees you paid

\$94.66

This approximate amount includes all the fees and costs which affected your investment during the period.

Your tax return and your statement

Each year in your tax return, you must declare your share of the Fund's net income. Your share of the Fund's net income includes any trust distribution relating to the period 1 July to 30 June, irrespective of whether the income is reinvested or payment occurs at a later date. The total amount of income you receive for the tax period should be declared under **Tax Return Label 13U - Distributions from Trusts**.

Further information

Sandhurst Trustees Limited (Sandhurst) suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to your local Bendigo Bank branch (see 'Any questions?') or to Sandhurst on 1800 634 969.

An electronic version of the latest Annual Report for the Fund is accessible on our website www.sandhursttrustees.com.au/annualreports from 31 December.

Further information in relation to this product and related banking facilities are available on request by contacting Sandhurst or your local Bendigo Bank branch. You can obtain a copy of the latest Product Disclosure Statement and the related banking facilities Terms and Conditions (which also includes further information about fees and costs) and any updated information on request or online at www.sandhursttrustees.com.au.

P.S. only \$28-17 interest booked to FYE 19/20

rang B.B. on 10/7/20 to confirm!

ib

1615H103 / E-9462 / S-13720 / 127478 / 0019500933261750

7-101



Australian Government
Australian Taxation Office



THE LEAVER SUPERANNUATION FUND
88 HAVERSHAM AVE
WHEELERS HILL VIC 3150

Our reference: 7115815296883

Phone: 13 10 20

ABN: 96 641 660 683

21 May 2020

Superannuation remittance advice

To whom it may concern

An amount of \$600.00 has been forwarded to you from the low income super amount account for THE LEAVER SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of low income super amounts being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **26 June 2020**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Bill code: 75556
Ref:

Telephone & Internet Banking – BPAY®

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

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO
To pay by phone, call the Government EasyPay service on 1300 898 089.
A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: THE LEAVER SUPERANNUATION FUND
 Tax file number:
 Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
John Leaver	SMSF11536019189 3	3	11/7/1944	7025378813395	2019	\$300.00
Cornelia Leaver	SMSF11536019190 0		20/4/1945	7025378814110	2019	\$300.00

Payment details	Description	Processed date	Credit
	Low income super amount remittance	20 May 2020	\$600.00 CR
Total payment amount			\$600.00 CR



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE LEAVER SUPERANNUATION
FUND
ABN 96 641 660 683
TFN

Income tax 551

Date generated	21/09/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 21 September 2018 to 21 September 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Apr 2020	16 Apr 2020	Payment received		\$1,009.90	\$0.00
14 Apr 2020	18 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$1,009.90		\$1,009.90 DR
2 Nov 2018	7 Nov 2018	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$2,936.85		\$0.00
2 Nov 2018	17 Oct 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$2,936.85	\$2,936.85 CR



Australian Government
 Australian Taxation Office

Agent AR QUAYLE & CO
 Client THE LEAVER SUPERANNUATION
 FUND
 ABN 96 641 660 683
 TFN

Activity statement 001

Date generated	21/09/2020
Overdue	\$197.00 DR
Not yet due	\$0.00
Balance	\$197.00 DR

Transactions

1 results found - from 21 September 2018 to 21 September 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Sep 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$197.00		\$197.00 DR

ENGAGEMENT LETTER

To: The Trustees, The Leaver Superannuation Fund

Scope

You have requested that we audit the financial report of The Leaver Superannuation Fund, which comprises the balance sheet as at 30 June 2020, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
 - selecting and applying appropriate accounting policies; and
 - making accounting estimates that are reasonable in the circumstances.
- As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

A.W. Boys
SAN: 100014140
Registered Company Auditor 67793

Acknowledged on behalf of The Leaver Superannuation Fund by

John Leaver - Trustee
22 September 2020

Audit Representation Letter from Trustee(s)

The Leaver Superannuation Fund

Year ended 30 June 2020

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of The Leaver Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

Use of Assets

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

John Leaver
Trustee

Corry Leaver
Trustee

MINUTES OF A MEETING OF TRUSTEES OF THE LEAVER SUPERANNUATION FUND HELD AT 88 HAVERSHAM AVE, WHEELERS HILL, VIC. 3150 ON THE 21ST SEPTEMBER 2020.

PRESENT: John Leaver (Chairperson)
Corry Leaver

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

- (a) The Special Purpose Financial Statement for the year ended 30th June 2020.
- (b) Trustees Statement with respect to the results of the fund for the year ended 30th June 2020 and the state of affairs at that date, and
- (c) Statement of Members Funds as at 30th June 2020.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

INVESTMENT STRATEGY: The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

ANNUAL AUDIT: It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2020 financial year.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record

John Leaver
(Chairperson)

MINUTES OF A MEETING OF THE TRUSTEES OF THE LEAVER SUPERANNUATION FUND HELD AT 88 HAVERSHAM AVE, WHEELERS HILL, VIC. 3150 ON THE 28TH SEPTEMBER 2020.

PRESENT: John Leaver (Chairperson)
Corry Leaver

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30th June 2020, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record

John Leaver
(Chairperson)

July 16, 2020

The Trustees
Leaver Super Fund
PO Box 1300
Doncaster Heights, Vic. 3109

Dear Trustees,

Member Name: Corry Leaver

Contributed Amount: \$71,009.90

In relation to my personal contributions for the year ending 30th June 2020 as listed above, I wish to advise the following:

I am **not** claiming a personal tax deduction for any part of my contributions to this fund

I am claiming a personal tax deduction for my contributions to this fund

I am claiming a spouse rebate in my personal tax return for contributions made on behalf of my spouse

Should you have any queries, please do not hesitate to contact me.

Yours faithfully,

Corry Leaver

29 June 2020

The Trustees
Leaver Superannuation Fund
88 Haversham Ave
Wheelers Hill, Vic. 3150

Dear Trustees

I write to request a Pension Refresh on my Account. Please arrange for the current Accumulation Balance in my Account to be transferred to my pension Account as soon as possible.

Should you wish to discuss this matter, please do not hesitate to contact me

Yours sincerely

Corry Leaver

The Leaver Superannuation Fund

4th July 2020

Mrs Corry Leaver
88 Haversham Ave
Wheelers Hill Vic. 3150

Dear Corry

Re: Employer Contributions

We write to confirm that we have received the amount of \$2,962.55 as Employer Contributions from your Employer 'Leaver Engineering Services Pty Ltd' for the financial period July 1, 2019 to June 30, 2020.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The Leaver Superannuation Fund

John Leaver - *Trustee*

The Leaver Superannuation Fund

4th July 2020

Mr John Leaver
88 Haversham Ave
Wheelers Hill Vic. 3150

Dear John

Re: Employer Contributions

We write to confirm that we have received the amount of \$2,962.55 as Employer Contributions from your Employer 'Leaver Engineering Services Pty Ltd' for the financial period July 1, 2019 to June 30, 2020.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The Leaver Superannuation Fund

Corry Leaver - *Trustee*

The Leaver Superannuation Fund

2 July 2020

Mrs C Leaver
88 Haversham Ave
Wheelers Hill Vic. 3150

Dear Corry

We write to confirm that we have paid a total of \$14,530.00 to you in relation to your Pension payment for the year ended June 30, 2020.

Should you wish to discuss this matter in further detail please do not hesitate to contact us.

Yours faithfully

The Leaver Superannuation Fund

John Leaver - Trustee

The Leaver Superannuation Fund

2 July 2020

Mr J Leaver
88 Haversham Ave
Wheelers Hill Vic. 3150

Dear John

We write to confirm that we have paid a total of \$23,070.00 to you in relation to your Pension payment for the year ended June 30, 2020.

Should you wish to discuss this matter in further detail please do not hesitate to contact us.

Yours faithfully

The Leaver Superannuation Fund

Corry Leaver - Trustee

The Leaver Superannuation Fund

Investment Strategy

Objectives

The objectives of the fund are to:

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

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the fact that both Members of the Fund are in Pension mode, the fund will have a high proportion of capital stable assets in the portfolio.

Investment Choice

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

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

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

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

The Leaver Superannuation Fund

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

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

Policies

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

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

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

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

Risk profile and risk tolerance

The Fund has a short time horizon. Further the Members wish to have a conservative asset allocation thereby limiting volatility of returns

Members understand

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

Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that additional insurance is not appropriate as the members are at an age such that insurance is not available on a cost effective basis

The Leaver Superannuation Fund

Liquidity

Both Members of the Fund are in Pension mode and have unrestricted non – preserved benefits. As a consequence, the fund will have a high proportion of assets in liquid form to meet any benefit payment that may be made at the request of a Member.

Asset Allocation

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the short term investment horizon of the members and the significant assets outside of superannuation, the allocation will have a strong capital preservation asset bias and be focused on preserving capital and ensuring capital stability.

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

Growth Assets	Long term range	Current target
• Australian listed equities	0%-10%	5%
Defensive assets		
• Cash and term deposits	80-100%	95%
		100%

John Leaver - Trustee
14 July 2019

Corry Leaver - Trustee
14 July 2019

