

# Financial Statements

For the year ended 30 June 2020

## **Pisces Plus Superannuation Fund**

# **Compilation Report**

For the year ended 30 June 2020

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We have compiled the accompanying special purpose financial statements of Pisces Plus Superannuation Fund, which comprise the statement of financial position as at 30 June 2020, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

### **The Responsibility of the Trustees**

The Trustees of Pisces Plus 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 described in Note 1 to the financial statements and APES 315: *Compilation of Financial Information*.

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

### **Assurance Disclaimer**

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

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

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Address: PO Box 706  
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HEIDELBERG VIC 3084

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>INVESTMENTS</b>			
Australian Listed Shares	14	478,047	919,008
Australian Listed Unit Trust	15	101,523	245,900
Unit Trusts (Unlisted)	16	41,830	58,163
Overseas Unit Trusts	17	-	98,583
		<b>621,400</b>	<b>1,321,654</b>
<b>OTHER ASSETS</b>			
Cash at Bank	18	700,165	15,601
Sundry Debtors - Fund Level	19	2,687	11,819
		<b>702,852</b>	<b>27,420</b>
<b>TOTAL ASSETS</b>		<b>1,324,252</b>	<b>1,349,074</b>
<b>LIABILITIES</b>			
Provisions for Tax - Fund	20	(3,514)	(8,276)
Financial Position Rounding		1	-
		<b>(3,513)</b>	<b>(8,276)</b>
<b>TOTAL LIABILITIES</b>		<b>(3,513)</b>	<b>(8,276)</b>
<b>NET ASSETS AVAILABLE TO PAY BENEFITS</b>		<b>1,327,765</b>	<b>1,357,350</b>
<b>REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS</b>			
Allocated to Members' Accounts	21	1,327,765	1,357,350
		<b>1,327,765</b>	<b>1,357,350</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

# Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>REVENUE</b>			
<b>Investment Revenue</b>			
Australian Listed Shares	2	27,152	40,228
Australian Listed Unit Trust	3	2,922	4,268
Unit Trusts (Unlisted)	4	10,910	16,983
Overseas Listed Shares	5	-	1,001
Miscellaneous Rebates	6	2	14
		<b>40,986</b>	<b>62,494</b>
<b>Contribution Revenue</b>			
Member Non-Concessional Contributions		200,000	-
		<b>200,000</b>	<b>-</b>
<b>Other Revenue</b>			
Cash at Bank	7	212	854
Market Movement Non-Realised	8	(25,846)	55,051
Market Movement Realised	9	(16,297)	(48,020)
		<b>(41,931)</b>	<b>7,885</b>
<b>Total Revenue</b>		<b>199,055</b>	<b>70,379</b>
<b>EXPENSES</b>			
<b>General Expense</b>			
Fund Administration Expenses	10	592	3,879
Investment Expenses	11	15,794	15,569
Fund Lodgement Expenses	12	34	-
Member Group Life Premiums		4,115	4,176
		<b>20,535</b>	<b>23,624</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX</b>		<b>178,520</b>	<b>46,755</b>
<b>Tax Expense</b>			
Fund Tax Expenses	13	(8,893)	(13,088)
		<b>(8,893)</b>	<b>(13,088)</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS</b>		<b>187,413</b>	<b>59,843</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

## **Pisces Plus Superannuation Fund**

# Notes to the Financial Statements

For the year ended 30 June 2020

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### **Note 1: Summary of Significant Accounting Policies**

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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 Trust Deed and the needs of members.

The financial statements have also been prepared on an accruals basis and are based on historical costs, except for investments and financial liabilities, which have been measured at net market values.

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.

#### 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 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 their net market values, which is the amount that could be expected to be received from disposal of the investment in an orderly market after deducting costs expected to be incurred in realising the proceeds from disposal.

Net market values have 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 trustees assessment of their realisable value.

Remeasurement changes in the net market values of investments are recognised in the operating statement in the periods in which they occur.

Current assets, such as interest and distributions receivable, which are expected to be recovered within twelve months after the reporting period, are carried at the fair value of amounts due to be received.

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

#### Interest revenue

Interest revenue is recognised as it accrues using the effective interest method, which for floating rate financial assets is the rate inherent in the instrument.

Interest revenue includes the amortisation of any discount or premium, transactions costs and any other differences between the initial carrying amount of the interest-bearing instrument to which it relates and the amount of the interest-bearing instrument at maturity calculated on an effective interest basis.

#### Dividend revenue

Revenue from dividends is recognised on the date the shares are quoted ex-dividend and, if not received at the end of the reporting period, is reflected in the statement of financial position as a receivable at net market value.

#### 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 net market values

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

#### d. Liability for Accrued Benefits

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

#### e. Income Tax

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

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

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

Except for business combinations, 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.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

## **Pisces Plus Superannuation Fund**

# Notes to the Financial Statements

For the year ended 30 June 2020

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(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

### f. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, 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.

**Pisces Plus Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2020

	2020	2019
	\$	\$
<b>Note 2: Australian Listed Shares</b>		
Asset Income for Amcor Ltd Ordinary Shares	1,274	-
Asset Income for Commonwealth Bank of Australia	3,595	3,595
Asset Income for Computer Share Ltd Ordinary Shares	414	-
Asset Income for Macquarie Bank Limited Ordinary Shares	3,190	2,798
Asset Income for The Broken Hill Proprietary Company Limited Ordinary Shares	720	7,739
Asset Income for Westpac Banking Corporation Ordinary Shares	913	3,218
Asset Income for Woodside Petroleum Limited	1,591	2,332
Blackmores Limited - Dividends	-	939
CBA Perls VI	-	803
CBA Perls XI	1,291	768
Challenger F.s.g.ltd - Dividends	1,134	1,134
CSL Limited - Dividends	627	663
DuluxGroup Ltd	-	1,658
KFM Diversified Infrastructure and Log Fund	407	-
Macquarie Group Ltd Capital Note 3	3,216	3,932
Macquarie Group Ltd Capital Note 4	2,603	623
Orora Limited	-	1,703
R.E.A Group Ltd	343	639
Ramsay Health Care - Dividends	1,158	1,102
Reliance Worldwide Corporation Ltd	551	-
Seek Limited - Dividends	317	-
Unibail-Rodamco-Westfield	1,881	854
WBC Non Cumulative Perpetual Capital Notes	-	1,101
Wesfarmers Limited - Dividends	1,927	4,627
	<b>27,152</b>	<b>40,228</b>
<b>Note 3: Australian Listed Unit Trust</b>		
Asset Income for Transurban City Link Pty Ltd	119	180
Challenger \$100 Capital Notes	1,233	1,492
Nat. Bank Convertible Preference Shares	-	1,108
Sydney Airport Group	1,570	1,488
	<b>2,922</b>	<b>4,268</b>
<b>Note 4: Unit Trusts (Unlisted)</b>		
Managed Investments	10,910	16,983
	<b>10,910</b>	<b>16,983</b>



**Pisces Plus Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2020

	2020	2019
	\$	\$
<b>Note 5: Overseas Listed Shares</b>		
James Hardie Indust. CDI - Dividends	-	1,001
	<b>-</b>	<b>1,001</b>
<b>Note 6: Miscellaneous Rebates</b>		
Miscellaneous Rebate	2	14
	<b>2</b>	<b>14</b>
<b>Note 7: Cash at Bank</b>		
Bank Interest - Macquarie Acc. No. 183334 116888108	1	73
Cash at Bank - Other (Fund)	211	781
	<b>212</b>	<b>854</b>
<b>Note 8: Market Movement Non-Realised</b>		
Market Movement Non-Realised - Other Assets	10,016	1,254
Market Movement Non-Realised - Other Managed Investments	13,453	12,197
Market Movement Non-Realised - Overseas Assets	-	1,373
Market Movement Non-Realised Listed Shares and Options	(33,005)	34,436
Market Movement Non-Realised Public Securities	-	(1,184)
Market Movement Non-Realised Unit Trusts	(16,310)	6,975
	<b>(25,846)</b>	<b>55,051</b>
<b>Note 9: Market Movement Realised</b>		
Market Movement Realised - Other Assets	471	(4,108)
Market Movement Realised - Other Managed Investments	(2,650)	899
Market Movement Realised - Overseas Assets	4,970	-
Market Movement Realised - Overseas Shares	-	(9,454)
Market Movement Realised Listed Shares and Options	(18,079)	(35,593)
Market Movement Realised Public Securities	(332)	-
Market Movement Realised Unit Trusts	(677)	236
	<b>(16,297)</b>	<b>(48,020)</b>
<b>Note 10: Fund Administration Expenses</b>		
Accountancy Fees	-	3,262
Administration Costs	13	-
Audit Fees	320	-
Bank Charges	-	38
Insurance (Admin)	-	320
Subscriptions and Registrations	259	259
	<b>592</b>	<b>3,879</b>

**Pisces Plus Superannuation Fund**

Notes to the Financial Statements

For the year ended 30 June 2020

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Note 11: Investment Expenses</b>		
Bank Charges	-	750
Investment Administration Fee	751	-
Investment Advisor Fee	15,043	14,819
	<b>15,794</b>	<b>15,569</b>
<b>Note 12: Fund Lodgement Expenses</b>		
ATO General Interest Charge	34	-
	<b>34</b>	<b>-</b>
<b>Note 13: Fund Tax Expenses</b>		
Income Tax Expense	(6,010)	(13,656)
Tax Accrued During Period	(2,883)	568
	<b>(8,893)</b>	<b>(13,088)</b>

**Pisces Plus Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2020

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Note 14: Australian Listed Shares</b>		
Arcor Ltd Ordinary Shares	10,498	29,806
CBA Perls XI	16,018	41,001
Challenger F.s.g.ltd	5,583	21,215
Commonwealth Bank of Australia	37,070	69,039
Computer Share Ltd Ordinary Shares	-	29,162
CSL Limited	46,494	57,405
DuluxGroup Ltd	-	27,103
Macquarie Bank Limited Ordinary Shares	35,936	65,579
Macquarie Group Ltd Capital Note 3	31,521	81,119
Macquarie Group Ltd Capital Note 4	24,519	64,560
Nextdc Limited	22,121	14,531
Qualitas Real Estate Income Fund	21,411	25,625
QUBE Logistics Fund	8,259	21,307
R.E.A Group Ltd	31,393	27,948
Ramsay Health Care	50,023	54,324
Reliance Worldwide Corporation Ltd	12,921	38,790
Seek Limited	12,652	30,492
The Broken Billiton Ltd	12,107	13,912
Unibail-Rodamco-Westfield	11,639	29,588
Vngd Intl Shares H ETF Units	-	29,524
Wesfarmers Limited	47,789	52,287
Westpac Banking Corporation Ordinary Shares	-	32,359
Woodside Petroleum Limited	10,176	42,432
Xero Limited	29,917	19,900
	<b>478,047</b>	<b>919,008</b>
<b>Note 15: Australian Listed Unit Trust</b>		
Challenger \$100 Capital Notes	15,709	40,510
Stockland Stapled	12,869	39,953
Sydney Airport Group	31,021	43,987
Transurban City Link Pty Ltd	41,924	43,734
Vanguard Australian Fixed Interest Index	-	26,300
Vngd Aus Prop Sec	-	22,385
Vngd Intl Shares ETF Un	-	29,031
	<b>101,523</b>	<b>245,900</b>

**Pisces Plus Superannuation Fund**

## Notes to the Financial Statements

For the year ended 30 June 2020

	2020	2019
	\$	\$
<b>Note 16: Unit Trusts (Unlisted)</b>		
Magellan Global Equities Fund	41,830	58,163
	<b>41,830</b>	<b>58,163</b>
<b>Note 17: Overseas Unit Trusts</b>		
Barclays International Equity Index	-	51,373
Platinum International Fund	-	47,210
	-	<b>98,583</b>
<b>Note 18: Cash at Bank</b>		
Cash at Bank - Macquarie Acc. No. 183334 116888108	14,490	560
Cash at Bank - Other (Fund)	685,675	15,041
	<b>700,165</b>	<b>15,601</b>
<b>Note 19: Sundry Debtors - Fund Level</b>		
Sundry Debtors	2,687	11,819
	<b>2,687</b>	<b>11,819</b>
<b>Note 20: Provisions for Tax - Fund</b>		
Provision for Deferred Tax	2,496	5,379
Provision for Income Tax	(6,010)	(13,655)
	<b>(3,514)</b>	<b>(8,276)</b>
<b>Note 21A: Movements in Members' Benefits</b>		
Liability for Members' Benefits Beginning:	1,357,350	1,340,707
Add: Increase (Decrease) in Members' Benefits	187,415	59,843
Less: Benefit Paid	217,000	43,200
<b>Liability for Members' Benefits End</b>	<b>1,327,765</b>	<b>1,357,350</b>
<b>Note 21B: Members' Other Details</b>		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	517,160	524,553
Total Vested Benefits	1,327,765	1,357,350

# Tax Reconciliation

For the year ended 30 June 2020

<b>INCOME</b>			
<b>Gross Interest Income</b>		212.00	
<b>Gross Dividend Income</b>			
Imputation Credits	8,175.35		
Franked Amounts	19,046.91		
Unfranked Amounts	9,147.24	36,369.00	
<b>Gross Rental Income</b>		-	
<b>Gross Foreign Income</b>		3,639.00	
<b>Gross Trust Distributions</b>		-	
<b>Gross Assessable Contributions</b>			
Employer Contributions/Untaxed Transfers	-		
Member Contributions	-	-	
<b>Gross Capital Gain</b>			
Net Capital Gain	24,471.00		
Pension Capital Gain Revenue	-	24,471.00	
<b>Non-arm's length income</b>		-	
<b>Net Other Income</b>		6,284.00	
<b>Gross Income</b>			<b>70,975.00</b>
Less Exempt Current Pension Income (using a Pension Exempt Factor of 0.61304000)		43,510.00	
<b>Total Income</b>			<b>27,465.00</b>
<b>LESS DEDUCTIONS</b>			
<b>Other Deduction</b>		10,754.00	
<b>Total Deductions</b>			<b>10,754.00</b>
<b>TAXABLE INCOME</b>			<b>16,711.00</b>
Gross Income Tax Expense (15% of Standard Component) (45% of Non-arm's length income)		2,506.65	
Less Foreign Tax Offset	341.35		
Less Other Tax Credit	-	341.35	
<b>Tax Assessed</b>			<b>2,165.30</b>
Less Imputed Tax Credit		8,175.35	
Less Amount Already paid (for the year)		-	8,175.35
<b>TAX DUE OR REFUNDABLE</b>			<b>(6,010.05)</b>
<b>Supervisory Levy</b>			<b>259.00</b>
<b>AMOUNT DUE OR REFUNDABLE</b>			<b>(5,751.05)</b>

Pisces Plus Superannuation Fund

# Member Account Balances

For the year ended 30 June 2020

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
<b>Bouterakos, Christos (59)</b>									
<b>Accumulation</b>									
Accum (00001)	331,463.95	193,088.69	-	-	-	4,114.72	-	(3,277.69)	517,160.23
<b>Pension</b>									
TRIS (00009) - 0.00%	193,088.72	-	-	-	-	-	193,088.69	(0.03)	-
	<b>193,088.72</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>193,088.69</b>	<b>(0.03)</b>	<b>-</b>
	<b>524,552.67</b>	<b>193,088.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,114.72</b>	<b>193,088.69</b>	<b>(3,277.72)</b>	<b>517,160.23</b>
<b>Gindidis, Dimitrios (64)</b>									
<b>Accumulation</b>									
Accum (00003)	-	100,000.00	-	(100,000.00)	-	-	-	-	-
<b>Pension</b>									
ABP (00005) - 23.86%	457,493.89	-	-	-	-	-	109,500.00	(2,832.35)	345,161.54
ABP (00010) - 100.00%	-	-	-	100,000.00	-	-	-	(20.49)	99,979.51
	<b>457,493.89</b>	<b>-</b>	<b>-</b>	<b>100,000.00</b>	<b>-</b>	<b>-</b>	<b>109,500.00</b>	<b>(2,852.84)</b>	<b>445,141.05</b>
	<b>457,493.89</b>	<b>100,000.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>109,500.00</b>	<b>(2,852.84)</b>	<b>445,141.05</b>
<b>Gindidis, Rena (62)</b>									
<b>Accumulation</b>									
Accum (00004)	-	100,000.00	-	(100,000.00)	-	-	-	-	-
<b>Pension</b>									
ABP (00006) - 24.25%	375,303.34	-	-	-	-	-	107,500.00	(2,319.29)	265,484.05
ABP (00011) - 100.00%	-	-	-	100,000.00	-	-	-	(20.49)	99,979.51
	<b>375,303.34</b>	<b>-</b>	<b>-</b>	<b>100,000.00</b>	<b>-</b>	<b>-</b>	<b>107,500.00</b>	<b>(2,339.78)</b>	<b>365,463.56</b>
	<b>375,303.34</b>	<b>100,000.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>107,500.00</b>	<b>(2,339.78)</b>	<b>365,463.56</b>
<b>Reserve</b>									
	-	-	-	-	-	-	-	-	-
<b>TOTALS</b>	<b>1,357,349.90</b>	<b>393,088.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,114.72</b>	<b>410,088.69</b>	<b>(8,470.34)</b>	<b>1,327,764.84</b>

CALCULATED FUND EARNING RATE:

APPLIED FUND EARNING RATE:

(0.6249)%

(0.6249)%

Pisces Plus Superannuation Fund

# Investment Summary

As at 30 June 2020

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Actual Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
<b>Cash</b>									
Cash at Bank - Macquarie Acc. No	-	-	-	-	14,490.21	14,490.21	-	-	1.10
Cash at Bank - Other (Fund)	-	-	-	-	685,674.90	685,674.90	-	-	51.88
					<b>700,165.11</b>	<b>700,165.11</b>	-	-	<b>52.98</b>
<b>Domestic Shares</b>									
Amtcor Ltd Ordinary Shares	AMC	725.0000	16.2979	14.4800	11,815.98	10,498.00	(1,317.98)	(11.15)	0.79
CBA Perls XI	CBAPH	159.0000	98.8451	100.7400	15,716.37	16,017.66	301.29	1.92	1.21
Challenger F.s.g.ltd	CGF	1,266.0000	9.3767	4.4100	11,870.94	5,583.06	(6,287.88)	(52.97)	0.42
Commonwealth Bank of Australia	CBA	534.0000	51.5419	69.4200	27,523.40	37,070.28	9,546.88	34.69	2.81
CSL Limited	CSL	162.0000	68.1528	287.0000	11,040.75	46,494.00	35,453.25	321.11	3.52
Macquarie Bank Limited Ordinary Shares	MQG	303.0000	107.0548	118.6000	32,437.60	35,935.80	3,498.20	10.78	2.72
Macquarie Group Ltd Capital Note 3	MQGPC	310.0000	101.3414	101.6800	31,415.82	31,520.80	104.98	0.33	2.39
Macquarie Group Ltd Capital Note 4	MQGPD	239.0000	100.0000	102.5880	23,900.00	24,518.53	618.53	2.59	1.86
Qualitas Real Estate Income Fund	QRI	15,025.0000	1.6000	1.4250	24,040.00	21,410.63	(2,629.38)	(10.94)	1.62
QUBE Logistics Fund	QUB	2,838.0000	2.8527	2.9100	8,096.10	8,258.58	162.48	2.01	0.62
Ramsay Health Care	RHC	752.0000	69.7533	66.5200	52,454.48	50,023.04	(2,431.44)	(4.64)	3.79
Reliance Worldwide Corporation Ltd	RWC	4,395.0000	3.9051	2.9400	17,162.82	12,921.30	(4,241.52)	(24.71)	0.98
Seek Limited	SEK	578.0000	20.8313	21.8900	12,040.47	12,652.42	611.95	5.08	0.96
The Broken Billiton Ltd	BHP	338.0000	33.4630	35.8200	11,310.51	12,107.16	796.65	7.04	0.92
Transurban City Link Pty Ltd	TCL	2,967.0000	6.1302	14.1300	18,188.29	41,923.71	23,735.42	130.50	3.17
Unibail-Rodamco-Westfield	URW	2,881.0000	13.4226	4.0400	38,670.59	11,639.24	(27,031.35)	(69.90)	0.88
Wesfarmers Limited	WES	1,066.0000	30.6478	44.8300	32,670.59	47,788.78	15,118.19	46.27	3.62
Woodside Petroleum Limited	WPL	470.0000	31.4709	21.6500	14,791.31	10,175.50	(4,615.81)	(31.21)	0.77
					<b>395,146.02</b>	<b>436,538.49</b>	<b>41,392.47</b>	<b>10.48</b>	<b>33.03</b>
<b>Other Assets</b>									
Xero Limited	XRO	332.0000	60.1571	90.1100	19,972.16	29,916.52	9,944.36	49.79	2.26
					<b>19,972.16</b>	<b>29,916.52</b>	<b>9,944.36</b>	<b>49.79</b>	<b>2.26</b>
<b>Other Investments</b>									
Challenger \$100 Capital Notes	CGFPA	159.0000	101.6116	98.8000	16,156.25	15,709.20	(447.05)	(2.77)	1.19
Magellan Global Equities Fund	MGE	10,510.0000	3.2235	3.9800	33,879.43	41,829.80	7,950.37	23.47	3.17
Nextdc Limited	NXT	2,239.0000	6.6974	9.8800	14,995.39	22,121.32	7,125.93	47.52	1.67
R.E.A Group Ltd	REA	291.0000	76.1687	107.8800	22,165.09	31,393.08	9,227.99	41.63	2.38
					<b>87,196.16</b>	<b>111,053.40</b>	<b>23,857.24</b>	<b>27.36</b>	<b>8.40</b>
<b>Unit Trusts</b>									
Stockland Stapled	SGP	3,888.0000	4.1746	3.3100	16,230.80	12,869.28	(3,361.52)	(20.71)	0.97
Sydney Airport Group	SYD	5,471.0000	7.3431	5.6700	40,173.93	31,020.57	(9,153.36)	(22.78)	2.35

Pisces Plus Superannuation Fund

# Investment Summary

As at 30 June 2020

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Actual Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
					56,404.73	43,889.85	(12,514.88)	(22.19)	3.32
<b>Total Investments</b>					<b>1,258,884.18</b>	<b>1,321,563.37</b>	<b>62,679.19</b>	<b>4.98</b>	<b>100.00</b>

Actual Cost \$ stated in this report is not the cost base for Capital Gains Tax purposes. Refer to the Accrued Capital Gains report for the Capital Gains Tax cost base.  
Gain / Loss \$ is equal to Market Value \$ less Actual Cost \$  
Gain / Loss % is equal to Gain Loss \$ divided by Actual Cost \$, expressed as a percentage.



# Member Statement

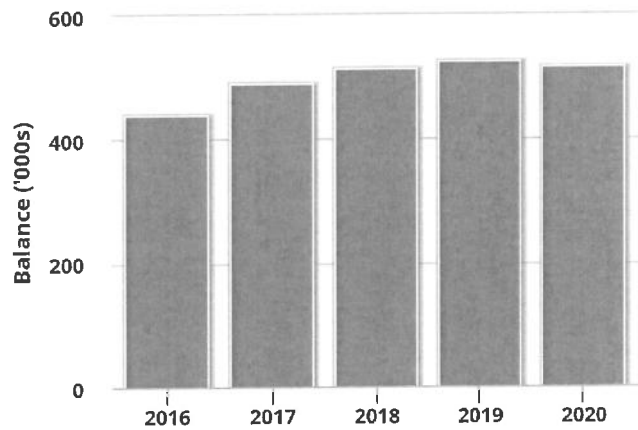
For the year ended 30 June 2020

## Member details

**Mr Christos Bouterakos**  
**7 Rothwell Court**  
**EPPING VIC 3076**  
**AUSTRALIA**

Date of Birth: 24/04/1961  
 Eligible Service Date: 25/05/1993

## Your recent balance history



**YOUR OPENING BALANCE**

**\$524,552.67**

**(\$7,392.44)**  
**Balance Decrease**

**YOUR CLOSING BALANCE**

**\$517,160.23**

**Your Net Fund Return**

**(0.6249)%**

## Your account at a glance

**Opening Balance as at 01/07/2019** **\$524,552.67**

### What has been added to your account

Internal Transfers **\$193,088.69**

### What has been deducted from your account

Insurance Premiums **\$4,114.72**

Withdrawals/Rollouts **\$193,088.69**

**New Earnings** **(\$3,277.72)**

**Closing Balance at 30/06/2020** **\$517,160.23**

# Member Statement

For the year ended 30 June 2020

---

## Consolidated - Mr Christos Bouterakos

---

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$517,160.23

### YOUR TAX COMPONENTS

---

Tax Free Component	\$0.00
Taxable Component	\$517,160.23

### YOUR INSURANCE COVER

---

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

### YOUR TOTAL SUPERANNUATION BALANCE

---

Your total superannuation balance	\$517,160.23
-----------------------------------	--------------

NOTE: This amount does not include any entitlements from external super funds

### INVESTMENT RETURN

---

The return on your investment for the year	(0.62)%
--	---------

# Member Statement

For the year ended 30 June 2020

---

## Accumulation Account - Mr Christos Bouterakos

---

### ACCOUNT SUMMARY

---

<b>Opening Balance as at 01/07/2019</b>	<b>\$331,463.95</b>
<b>What has been added to your account</b>	
Internal Transfers	\$193,088.69
<b>What has been deducted from your account</b>	
Insurance Premiums	\$4,114.72
<b>New Earnings</b>	<b>(\$3,277.69)</b>
<b>Closing Balance at 30/06/2020</b>	<b>\$517,160.23</b>

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$517,160.23

### YOUR TAX COMPONENTS

---

Tax Free Component	\$0.00
Taxable Component	\$517,160.23

# Member Statement

For the year ended 30 June 2020

---

## Transition to Retirement Pension - Mr Christos Bouterakos

---

### PENSION ACCOUNT DETAILS

---

Member ID	00009
Pension Type	ACCOUNT - TRIS not in retirement phase
Pension Commencement Date	1/03/2019
Reversionary Pension	No

### ACCOUNT SUMMARY

---

<b>Opening Balance as at 01/07/2019</b>	<b>\$193,088.72</b>
---	---------------------

---

### What has been deducted from your account

---

Withdrawals/Rollouts	\$193,088.69
----------------------	--------------

<b>New Earnings</b>	<b>(\$0.03)</b>
---------------------	-----------------

---

<b>Closing Balance at 30/06/2020</b>	<b>\$0.00</b>
--------------------------------------	---------------

---

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

### YOUR TAX COMPONENTS

---

Tax Free Component	\$0.00
Tax Free Proportion %	0.00%
Taxable Component	\$0.00

# Member Statement

For the year ended 30 June 2020

---

## YOUR BENEFICIARY(s) - Mr Christos Bouterakos

---

No beneficiaries have been recorded.

## FUND CONTACT DETAILS

---

**Pablo Lorient**

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

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# Member Statement

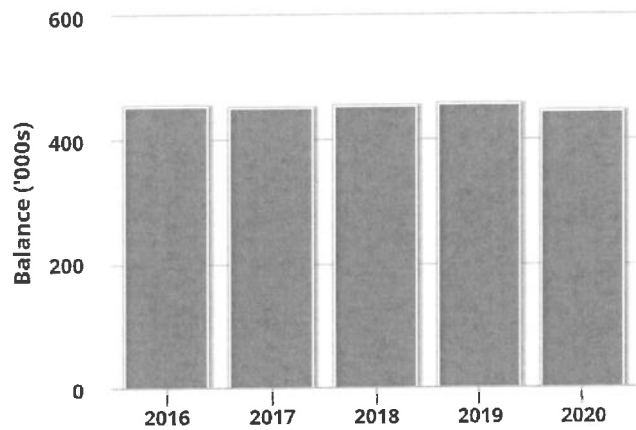
For the year ended 30 June 2020

## Member details

**Mr Dimitrios Gindidis**  
**213 Willsmere Wiltshire Drive**  
**KEW VIC 3101**  
**AUSTRALIA**

Date of Birth: 05/11/1955  
 Eligible Service Date: 21/05/1987

## Your recent balance history



**YOUR OPENING BALANCE**

**\$457,493.89**

**(\$12,352.84)**  
**Balance Decrease**

**YOUR CLOSING BALANCE**

**\$445,141.05**

**Your Net Fund Return**

**(0.6249)%**

## Your account at a glance

<b>Opening Balance as at 01/07/2019</b>	<b>\$457,493.89</b>
<b>What has been added to your account</b>	
Member Non-Concessional Contributions	\$100,000.00
Purchase Price of Pension	\$100,000.00
<b>What has been deducted from your account</b>	
Pension Payments During Period	\$109,500.00
Transfers to Pension Account	\$100,000.00
<b>New Earnings</b>	<b>(\$2,852.84)</b>
<b>Closing Balance at 30/06/2020</b>	<b>\$445,141.05</b>

# Member Statement

For the year ended 30 June 2020

---

## Consolidated - Mr Dimitrios Gindidis

---

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$445,141.05
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

### YOUR TAX COMPONENTS

---

Tax Free Component	\$182,327.81
Taxable Component	\$262,813.24

### YOUR INSURANCE COVER

---

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

### YOUR TOTAL SUPERANNUATION BALANCE

---

Your total superannuation balance	\$445,141.05
NOTE: This amount does not include any entitlements from external super funds	

### INVESTMENT RETURN

---

The return on your investment for the year	(0.62)%
--	---------

# Member Statement

For the year ended 30 June 2020

---

## Accumulation Account - Mr Dimitrios Gindidis

---

### ACCOUNT SUMMARY

---

<b>Opening Balance as at 01/07/2019</b>	<b>\$0.00</b>
---	---------------

---

#### What has been added to your account

Member Non-Concessional Contributions	\$100,000.00
---------------------------------------	--------------

#### What has been deducted from your account

Transfers to Pension Account	\$100,000.00
------------------------------	--------------

<b>New Earnings</b>	<b>\$0.00</b>
---------------------	---------------

---

<b>Closing Balance at 30/06/2020</b>	<b>\$0.00</b>
--------------------------------------	---------------

---

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
--	--------

Restricted non-preserved (Generally available when you leave your employer)	\$0.00
---	--------

Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00
---	--------

### YOUR TAX COMPONENTS

---

Tax Free Component	\$0.00
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Taxable Component	\$0.00
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# Member Statement

For the year ended 30 June 2020

## Account Based Pension - Mr Dimitrios Gindidis

### PENSION ACCOUNT DETAILS

Member ID	00005
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2016
Reversionary Pension	No

### ACCOUNT SUMMARY

<b>Opening Balance as at 01/07/2019</b>	<b>\$457,493.89</b>
<b>What has been deducted from your account</b>	
Pension Payments During Period	\$109,500.00
<b>New Earnings</b>	<b>(\$2,832.35)</b>
<b>Closing Balance at 30/06/2020</b>	<b>\$345,161.54</b>

### ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$345,161.54
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

### YOUR TAX COMPONENTS

Tax Free Component	\$82,348.30
Tax Free Proportion %	23.86%
Taxable Component	\$262,813.24

# Member Statement

For the year ended 30 June 2020

---

## Account Based Pension - Mr Dimitrios Gindidis

---

### PENSION ACCOUNT DETAILS

---

Member ID	00010
Pension Type	ACCOUNT
Pension Commencement Date	19/06/2020
Reversionary Pension	No

### ACCOUNT SUMMARY

---

<b>Opening Balance as at 01/07/2019</b>	<b>\$0.00</b>
<b>What has been added to your account</b>	
Purchase Price of Pension	\$100,000.00
<b>New Earnings</b>	<b>(\$20.49)</b>
<b>Closing Balance at 30/06/2020</b>	<b>\$99,979.51</b>

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$99,979.51
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

### YOUR TAX COMPONENTS

---

Tax Free Component	\$99,979.51
Tax Free Proportion %	100.00%
Taxable Component	\$0.00

# Member Statement

For the year ended 30 June 2020

---

## **YOUR BENEFICIARY(s) - Mr Dimitrios Gindidis**

---

No beneficiaries have been recorded.

## **FUND CONTACT DETAILS**

---

### **Pablo Loriente**

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

---

# Member Statement

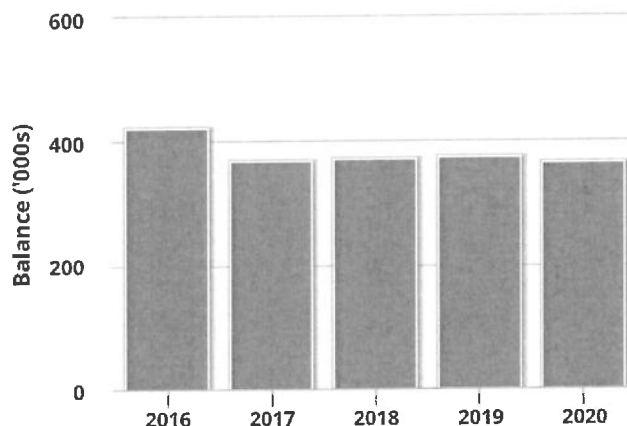
For the year ended 30 June 2020

## Member details

**Mrs Rena Gindidis**  
**213 Willsmere Wiltshire Drive**  
**KEW VIC 3101**  
**AUSTRALIA**

Date of Birth: 12/10/1957  
 Eligible Service Date: 01/07/1993

## Your recent balance history



**YOUR OPENING BALANCE**

**\$375,303.34**

**(\$9,839.78)**

**Balance Decrease**

**YOUR CLOSING BALANCE**

**\$365,463.56**

**Your Net Fund Return**

**(0.6249)%**

## Your account at a glance

**Opening Balance as at 01/07/2019** **\$375,303.34**

### What has been added to your account

Member Non-Concessional Contributions	\$100,000.00
Purchase Price of Pension	\$100,000.00

### What has been deducted from your account

Pension Payments During Period	\$107,500.00
Transfers to Pension Account	\$100,000.00

**New Earnings** **(\$2,339.78)**

**Closing Balance at 30/06/2020** **\$365,463.56**

# Member Statement

For the year ended 30 June 2020

---

## Consolidated - Mrs Rena Gindidis

---

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$365,463.56
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

### YOUR TAX COMPONENTS

---

Tax Free Component	\$164,370.72
Taxable Component	\$201,092.84

### YOUR INSURANCE COVER

---

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

### YOUR TOTAL SUPERANNUATION BALANCE

---

Your total superannuation balance	\$365,463.56
NOTE: This amount does not include any entitlements from external super funds	

### INVESTMENT RETURN

---

The return on your investment for the year	(0.62)%
--	---------

# Member Statement

For the year ended 30 June 2020

---

## Accumulation Account - Mrs Rena Gindidis

---

### ACCOUNT SUMMARY

---

<b>Opening Balance as at 01/07/2019</b>	<b>\$0.00</b>
---	---------------

---

### What has been added to your account

---

Member Non-Concessional Contributions	\$100,000.00
---------------------------------------	--------------

---

### What has been deducted from your account

---

Transfers to Pension Account	\$100,000.00
------------------------------	--------------

---

<b>New Earnings</b>	<b>\$0.00</b>
---------------------	---------------

---

<b>Closing Balance at 30/06/2020</b>	<b>\$0.00</b>
--------------------------------------	---------------

---

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
--	--------

Restricted non-preserved (Generally available when you leave your employer)	\$0.00
---	--------

Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00
---	--------

---

### YOUR TAX COMPONENTS

---

Tax Free Component	\$0.00
--------------------	--------

Taxable Component	\$0.00
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---

# Member Statement

For the year ended 30 June 2020

---

## Account Based Pension - Mrs Rena Gindidis

---

### PENSION ACCOUNT DETAILS

---

Member ID	00006
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2016
Reversionary Pension	No

### ACCOUNT SUMMARY

---

<b>Opening Balance as at 01/07/2019</b>	<b>\$375,303.34</b>
<b>What has been deducted from your account</b>	
Pension Payments During Period	\$107,500.00
<b>New Earnings</b>	<b>(\$2,319.29)</b>
<b>Closing Balance at 30/06/2020</b>	<b>\$265,484.05</b>

### ACCESS TO YOUR BENEFITS

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$265,484.05
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

### YOUR TAX COMPONENTS

---

Tax Free Component	\$64,391.21
Tax Free Proportion %	24.25%
Taxable Component	\$201,092.84

# Member Statement

For the year ended 30 June 2020

## Account Based Pension - Mrs Rena Gindidis

### PENSION ACCOUNT DETAILS

Member ID	00011
Pension Type	ACCOUNT
Pension Commencement Date	19/06/2020
Reversionary Pension	No

### ACCOUNT SUMMARY

<b>Opening Balance as at 01/07/2019</b>	<b>\$0.00</b>
<b>What has been added to your account</b>	
Purchase Price of Pension	\$100,000.00
<b>New Earnings</b>	<b>(\$20.49)</b>
<b>Closing Balance at 30/06/2020</b>	<b>\$99,979.51</b>

### ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$99,979.51
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

### YOUR TAX COMPONENTS

Tax Free Component	\$99,979.51
Tax Free Proportion %	100.00%
Taxable Component	\$0.00



# Member Statement

For the year ended 30 June 2020

---

## **YOUR BENEFICIARY(s) - Mrs Rena Gindidis**

---

No beneficiaries have been recorded.

## **FUND CONTACT DETAILS**

---

### **Pablo Loriente**

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

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