

WORKPAPERS INDEX

| | | | |
|--------------------|-----------------|---------------------|------------|
| Client: | SYT | Prepared by: | ORL |
| End Client: | VNEC Super Fund | Period: | 30/06/2020 |

| <i>Ref</i> | <i>Detail</i> | |
|------------|-------------------------------|-------------------------------------|
| | Closing report | |
| A | Client Instructions | <input checked="" type="checkbox"/> |
| B | Financial Statements | <input checked="" type="checkbox"/> |
| C | Tax Return | <input checked="" type="checkbox"/> |
| D | Prior year information | <input checked="" type="checkbox"/> |
| E | Preparation Documents | <input checked="" type="checkbox"/> |
| F | Source Documents | <input checked="" type="checkbox"/> |



| | |
|-----------------------|------------------------|
| CLOSING REPORT | SYT |
| End client | VNEC Super Fund |
| Period | 30/06/2020 |

Executive Summary

2020 Financial statement
2020 Tax return

Done

| | |
|--------------------------|------------------|
| 2020 Financial statement | Software: BGL360 |
| 2020 Tax return | Software: BGL360 |

Output Documents

| Name | Type | Comments |
|---|-------------|----------------------|
| Full report v1 | .pdf | with cross reference |
| Superannuation lump sum pre-payment statement | .pdf | |

Preparation Comments

KEY ASSUMPTIONS MADE:

OTHER COMMENTS:

MISSING DOCUMENTS:



A. CLIENT INSTRUCTIONS



Vietnam Operations Centre

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A1

VNEC Superfund 2020

Hi there,

Please prepare accounts for the above fund, thanks



QUERY NOTIFICATION

Client: SYT
End Client: VNEC Super Fund 2020
Year end: 30/06/2020
Date: 26/05/2021



| No | Account | Description | Client response |
|----|-----------|--|----------------------|
| 1 | Expense | <p>Please confirm any accounting/ audit/ ASIC expenses to be recorded this year.</p> <p>If yes, please provide tax invoices and confirm whether we should record these amounts as non-concessional contribution as per LY as we cannot find payment from the fund's bank account.</p> | Nil |
| 2 | Portfolio | <p>Regarding BT Panorama Portfolio, please provide following 2020FY supporting documents:</p> <p>+ Unrealised/ Realised Capital Gains report + Detailed Investment Transaction report</p> <p>If not available, please confirm whether we should record investment buy/sell based on bank narration (<i>ref to attached file</i>) & component of income based on ASX data.</p> | Please find attached |

QUERY NOTIFICATION

Client: SYT
 End Client: VNEC Super Fund 2020
 Year end: 30/06/2020
 Date: 26/05/2021



| No | Account | Description | Client response |
|----|--|--|---|
| 3 | Suspense amount 151,000 | Please provide supporting document for following: *** Via WBC bank #2926: +\$3.22 deposit on 17/01/2020 "ATO ATO001000012252777" *** Via BT Panorama Cash Account: +\$26,000 withdrawal on 21/08/2019 "Payment to Westpac Choice" +\$55,000 withdrawal on 18/12/2019 "Payment to Westpac Choice" +\$70,000 withdrawal on 13/02/2020 "Payment to Westpac Choice" F61 | 1/ Please find attached 2/ Those are Transfers to personal account. Please treat them as lump sum payments and consider moving the fund to pension phase |

Cash statement

01 Jul 2019 to 30 Jun 2020

| Date | Description | Credit | Debit | Balance |
|-------------|---|-------------|-------------|--------------|
| 30 Jun 2020 | Interest payment for Cash Management Account | \$0.04 | | \$4,593.93 |
| 31 May 2020 | Interest payment for Cash Management Account | \$0.04 | | \$4,593.89 |
| 30 Apr 2020 | Interest payment for Cash Management Account | \$0.25 | | \$4,593.85 |
| 31 Mar 2020 | Interest payment for Cash Management Account | \$0.80 | | \$4,593.60 |
| 27 Mar 2020 | Dividend 2,000 AGL Energy Limited (AGL) @ \$0.47 | \$940.00 | | \$4,592.80 |
| 29 Feb 2020 | Interest payment for Cash Management Account | \$6.94 | | \$3,652.80 |
| 13 Feb 2020 | Payment to Westpac Choice pano to choice Receipt no. 75968050 | | \$70,000.00 | \$3,645.86 |
| 31 Jan 2020 | Interest payment for Cash Management Account | \$15.59 | | \$73,645.86 |
| 31 Dec 2019 | Interest payment for Cash Management Account | \$6.82 | | \$73,630.27 |
| 20 Dec 2019 | Sell 301 Commonwealth Bank of Australia (CBA) @ \$81.90. Transaction fee \$27.12. | \$24,624.78 | | \$73,623.45 |
| 18 Dec 2019 | Payment to Westpac Choice bt pan to choice Receipt no. 70176481 | | \$55,000.00 | \$48,998.67 |
| 18 Dec 2019 | Sell 1,200 Commonwealth Bank of Australia (CBA) @ \$81.35. Transaction fee \$107.38. | \$97,512.62 | | \$103,998.67 |
| 18 Dec 2019 | Dividend 2,000 ANZ Banking Grp Ltd (ANZ) @ \$0.80 | \$1,600.00 | | \$6,486.05 |
| 30 Nov 2019 | Interest payment for Cash Management Account | \$1.00 | | \$4,886.05 |
| 31 Oct 2019 | Interest payment for Cash Management Account | \$1.17 | | \$4,885.05 |
| 30 Sep 2019 | Interest payment for Cash Management Account | \$1.41 | | \$4,883.88 |
| 26 Sep 2019 | Dividend 301 Commonwealth Bank of Australia (CBA) @ \$2.31 | \$695.31 | | \$4,882.47 |
| 20 Sep 2019 | Dividend 2,000 AGL Energy Limited (AGL) @ \$0.64 | \$1,280.00 | | \$4,187.16 |
| 19 Sep 2019 | Expense recovery - Legislative | | \$13.03 | \$2,907.16 |
| 31 Aug 2019 | Interest payment for Cash Management Account | \$33.45 | | \$2,920.19 |
| 21 Aug 2019 | Payment to Westpac Choice BT to Choice Receipt no. 57882259 | | \$26,000.00 | \$2,886.74 |
| 20 Aug 2019 | Buy 1,200 Commonwealth Bank of Australia (CBA) @ \$75.16. Transaction fee \$99.21. | | \$90,291.21 | \$28,886.74 |
| 31 Jul 2019 | Interest payment for Cash Management Account | \$50.57 | | \$119,177.95 |
| 01 Jul 2019 | Dividend 2,000 ANZ Banking Grp Ltd (ANZ) @ \$0.80 | \$1,600.00 | | \$119,127.38 |

SMSF

From: Linsey Luong <Linsey.Luong@taxpractice.com.au>
Sent: Wednesday, June 2, 2021 12:38 PM
To: SMSF
Subject: RE: VNEC Super Fund 2020 - Job Query Uploaded

Follow Up Flag: Follow up
Flag Status: Flagged

Hi there,

Yes he has met the condition of release since he was retired as at 1/7/2019.

Kind regards,

Linsey Luong
Accountant
Sydney Tax Practice

PH: +61 2 9211 9790

Email: linsey.luong@taxpractice.com.au

Web: www.sydneytaxpractice.com.au

Level 8, 65 York Street, Sydney NSW 2000

PO Box Q699, Queen Victoria Building, NSW 1230

From: SMSF <smsf@odyssey-resources.com>
Sent: Tuesday, 1 June 2021 6:34 PM
To: James Forbes <James.Forbes@taxpractice.com.au>
Cc: Linsey Luong <Linsey.Luong@taxpractice.com.au>
Subject: RE: VNEC Super Fund 2020 - Job Query Uploaded

Hi James,

Regarding the above job and as per your advice, total \$151,000 withdrawal via BT Panorama Cash Account with narration "Payment to Westpac Choice" would be treated as lump sum payment. However, Vincent was under 65 years old, could you please confirm whether he has met the conditions of releases?

If not, should we commence his balance to ABP as at 01/07/2019 to follow the advice "consider moving to pension phase"? Fund would be therefore in 100% pension.

Otherwise, please clarify.

Thank you and we look forward to hearing from you.

Kind regards,



SMSF Administration Division

Odyssey Accountants

Australian Accounting and Tax Outsourcing Specialists

Phone: 1300 312 491

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From: SMSF [<mailto:smsf@odyssey-resources.com>]

Sent: Wednesday, May 26, 2021 2:56 PM

To: james@sydneytaxpractice.com.au

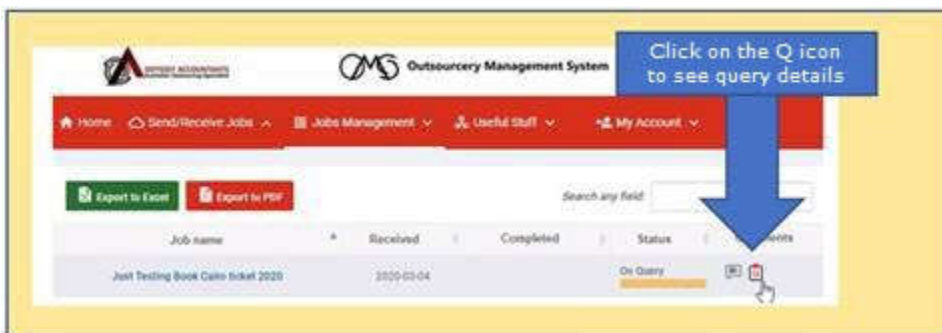
Cc: linsey.luong@taxpractice.com.au

Subject: SYT: VNEC Super Fund 2020 - Job Query Uploaded

Dear James,

We've uploaded the queries to this job to the website, so you can access them anytime you need. To access the query, simply click on [this link](#).

Otherwise, at any time, you can login to the OMS and go to the Jobs Status page. The query is accessed by the Query icon (see image below).



We've also attached a copy of the queries in this email.

We would appreciate if you would attend to these queries as soon as possible.

Please do not hesitate to contact us should you have any further questions regarding this email or the queries.



Kind regards,



SMSF Administration Division

Odyssey Accountants
Australian Accounting and Tax Outsourcing Specialists

Phone: 1300 312 491

www.odyssey-resources.com



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B. FINANCIAL STATEMENTS

Financial statements and reports for the year ended
30 June 2020

VNEC SUPERFUND

VNEC SUPERFUND

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Statement of Financial Position

As at 30 June 2020

| | Note | 2020 \$ | 2019 \$ |
|--|------|-------------------|-------------------|
| Assets | | | |
| Investments | | | |
| Fixed Interest Securities (Australian) | 2 | 154,942.02 | 0.00 |
| Shares in Listed Companies (Australian) | 3 | 71,380.00 | 121,356.78 |
| Total Investments | | <u>226,322.02</u> | <u>121,356.78</u> |
| Other Assets | | | |
| Westpac 732926 - CMA | B19 | 3,235.69 | 3,230.47 |
| Westpac 732934 - CMA | | 5,363.67 | 5,358.38 |
| BT Panorama/Westpac CMA | | 4,593.93 | 117,527.38 |
| Income Tax Refundable | B12 | 125.24 | 1,431.34 |
| Total Other Assets | | <u>13,318.53</u> | <u>127,547.57</u> |
| Total Assets | | <u>239,640.55</u> | <u>248,904.35</u> |
| Net assets available to pay benefits | | <u>239,640.55</u> | <u>248,904.35</u> |
| Represented by: | | | |
| Liability for accrued benefits allocated to members' accounts | 5, 6 | | |
| NG, VINCENT - Accumulation | B15 | 239,640.55 | 248,904.35 |
| Total Liability for accrued benefits allocated to members' accounts | | <u>239,640.55</u> | <u>248,904.35</u> |

Operating Statement

For the year ended 30 June 2020

| | Note | 2020 | 2019 |
|---|--------|-------------------|-------------------|
| | | \$ | \$ |
| Income | | | |
| Investment Income | | | |
| Dividends Received | 8 E2 | 6,115.31 | 10,012.31 |
| Interest Received | E5 | 4,067.39 | 557.09 |
| Other Investment Income | | 0.00 | 0.99 |
| Contribution Income | | | |
| Employer Contributions | B17-18 | 3.22 | 1,424.36 |
| Personal Non Concessional | | 0.00 | 2,090.00 |
| Total Income | | <u>10,185.92</u> | <u>14,084.75</u> |
| Expenses | | | |
| Accountancy Fees | | 0.00 | 2,090.00 |
| ATO Supervisory Levy | | 259.00 | 259.00 |
| Investment Expenses | F60 | 13.03 | 37.91 |
| | | <u>272.03</u> | <u>2,386.91</u> |
| Investment Losses | | | |
| Changes in Market Values | 9 E6 | 18,130.59 | (6,521.84) |
| Total Expenses | | <u>18,402.62</u> | <u>(4,134.93)</u> |
| Benefits accrued as a result of operations before income tax | | | |
| | | <u>(8,216.70)</u> | <u>18,219.68</u> |
| Income Tax Expense | 10 | 1,047.10 | (1,688.67) |
| Benefits accrued as a result of operations | | <u>(9,263.80)</u> | <u>19,908.35</u> |

VNEC SUPERFUND

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 a cash basis and are based on historical costs, except for investments which have been measured at market value.

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

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2020

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Fixed Interest Securities (Australian)

| | 2020 \$ | 2019 \$ |
|-------------------|------------|------------|
| Vincent NG - Loan | 154,942.02 | 0.00 |
| | 154,942.02 | 0.00 |

Note 3: Shares in Listed Companies (Australian)

| | 2020 \$ | 2019 \$ |
|---------------------|------------|------------|
| AGL Energy Limited. | 34,100.00 | 40,020.00 |

VNEC SUPERFUND

Notes to the Financial Statements

For the year ended 30 June 2020

| | | |
|---|-----------|------------|
| Australia And New Zealand Banking Group Limited | 37,280.00 | 56,420.00 |
| Commonwealth Bank Of Australia. | 0.00 | 24,916.78 |
| | 71,380.00 | 121,356.78 |

Note 4: Banks and Term Deposits

| | 2020 \$ | 2019 \$ |
|-------------------------|------------|------------|
| Banks | | |
| BT Panorama/Westpac CMA | 4,593.93 | 117,527.38 |
| Westpac 732926 - CMA | 3,235.69 | 3,230.47 |
| Westpac 732934 - CMA | 5,363.67 | 5,358.38 |
| | 13,193.29 | 126,116.23 |

Note 5: Liability for Accrued Benefits

| | 2020 \$ | 2019 \$ |
|---|------------|------------|
| Liability for accrued benefits at beginning of year | 248,904.35 | 228,996.00 |
| Benefits accrued as a result of operations | (9,263.80) | 19,910.02 |
| Current year member movements | 0.00 | (1.67) |
| | 239,640.55 | 248,904.35 |

Note 6: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

| | 2020 \$ | 2019 \$ |
|-----------------|------------|------------|
| Vested Benefits | 239,640.55 | 248,904.35 |

Note 7: Guaranteed Benefits

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

Note 8: Dividends

| | 2020 \$ | 2019 \$ |
|---|------------|------------|
| AGL Energy Limited. | 2,220.00 | 2,360.00 |
| Australia And New Zealand Banking Group Limited | 3,200.00 | 3,200.00 |

Notes to the Financial Statements

For the year ended 30 June 2020

| | | |
|---------------------------------|----------|-----------|
| Commonwealth Bank Of Australia. | 695.31 | 4,452.31 |
| | <hr/> | <hr/> |
| | 6,115.31 | 10,012.31 |
| | <hr/> | <hr/> |

Note 9: Changes in Market Values

Unrealised Movements in Market Value

| | 2020 \$ | 2019 \$ |
|---|-------------|------------|
| Shares in Listed Companies (Australian) | | |
| AGL Energy Limited. | (5,920.00) | (4,940.00) |
| Australia And New Zealand Banking Group Limited | (19,140.00) | (60.00) |
| Commonwealth Bank Of Australia. | (3,974.27) | 8,723.11 |
| | <hr/> | <hr/> |
| | (29,034.27) | 3,723.11 |
| | <hr/> | <hr/> |
| Total Unrealised Movement | (29,034.27) | 3,723.11 |
| | <hr/> | <hr/> |

Realised Movements in Market Value

| | 2020 \$ | 2019 \$ |
|--|-------------|------------|
| Shares in Listed Companies (Australian) | | |
| Commonwealth Bank Of Australia. | 10,903.68 | 2,798.73 |
| | <hr/> | <hr/> |
| | 10,903.68 | 2,798.73 |
| | <hr/> | <hr/> |
| Total Realised Movement | 10,903.68 | 2,798.73 |
| | <hr/> | <hr/> |
| Changes in Market Values | (18,130.59) | 6,521.84 |
| | <hr/> | <hr/> |

Note 10: Income Tax Expense

| | 2020 \$ | 2019 \$ |
|--|------------|------------|
| The components of tax expense comprise | | |
| Current Tax | 1,047.10 | (1,690.34) |
| Prior Year Over/Under Provision for Income Tax | 0.00 | 1.67 |
| | <hr/> | <hr/> |
| Income Tax Expense | 1,047.10 | (1,688.67) |
| | <hr/> | <hr/> |

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

| | | |
|--|------------|----------|
| Prima facie tax payable on benefits accrued before income tax at 15% | (1,232.51) | 2,732.95 |
|--|------------|----------|

VNEC SUPERFUND

Notes to the Financial Statements

For the year ended 30 June 2020

Less:

Tax effect of:

| | | |
|-----------------------------------|----------|--------|
| Non Taxable Contributions | 0.00 | 313.50 |
| Increase in MV of Investments | 0.00 | 558.47 |
| Realised Accounting Capital Gains | 1,635.55 | 419.81 |

Add:

Tax effect of:

| | | |
|--------------------------------------|-----------------|-------------------|
| Decrease in MV of Investments | 4,355.14 | 0.00 |
| Franking Credits | 333.73 | 613.30 |
| Net Capital Gains | 1,451.40 | 344.25 |
| Rounding | (0.26) | (0.37) |
| Income Tax on Taxable Income or Loss | 3,271.95 | 2,398.35 |
| Less credits: | | |
| Franking Credits | 2,224.85 | 4,088.69 |
| Current Tax or Refund | <u>1,047.10</u> | <u>(1,690.34)</u> |

VNEC SUPERFUND

Trustees DeclarationNG & CHOW PTY LTD ACN: 602247923

The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (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 ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the directors of the trustee company declare that:

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

Signed in accordance with a resolution of the directors of the trustee company by:

.....
VINCENT NG
NG & CHOW PTY LTD
Director

.....
EVA CHOW
NG & CHOW PTY LTD
Director

30 June 2020

VNEC SUPERFUND

Compilation Report

We have compiled the accompanying special purpose financial statements of the VNEC SUPERFUND which comprise the statement of financial position as at 30/06/2020 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 Trustee(s)

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

Our Responsibility

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

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

Assurance Disclaimer

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

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company 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.

of

Signed:

Dated: 30/06/2020

VNEC SUPERFUND

Statement of Taxable Income

For the year ended 30 June 2020

| | 2020 |
|--|----------------------|
| | \$ |
| Benefits accrued as a result of operations | B4 (8,216.70) |
| Less | |
| Realised Accounting Capital Gains | B22 10,903.68 |
| | <u>10,903.68</u> |
| Add | |
| Decrease in MV of investments | E6 29,034.27 |
| Franking Credits | E2 2,224.85 |
| Net Capital Gains | B24 9,676.00 |
| | <u>40,935.12</u> |
| SMSF Annual Return Rounding | (1.74) |
| Taxable Income or Loss | <u>21,813.00</u> |
| Income Tax on Taxable Income or Loss | 3,271.95 |
| Less | |
| Franking Credits | E2 2,224.85 |
| CURRENT TAX OR REFUND | <u>1047.10</u> |
| Supervisory Levy | 259.00 |
| AMOUNT DUE OR REFUNDABLE | <u>1,306.10</u> |

Income tax refundable on BS = 1,431.34(D9) - 1,306.10 =125.24

Minutes of a meeting of the Director(s)

held on 30 June 2020 at 8A BERESFORD AV, BEVERLY HILLS, New South Wales 2209

| | |
|---|---|
| PRESENT: | VINCENT NG and EVA CHOW |
| MINUTES: | The Chair reported that the minutes of the previous meeting had been signed as a true record. |
| FINANCIAL STATEMENTS OF SUPERANNUATION FUND: | <p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p> |
| TRUSTEE'S DECLARATION: | It was resolved that the trustee's declaration of the Superannuation Fund be signed. |
| ANNUAL RETURN: | Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office. |
| TRUST DEED: | The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law. |
| INVESTMENT STRATEGY: | The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required. |
| ALLOCATION OF INCOME: | It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance). |
| INVESTMENT ACQUISITIONS: | It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020. |
| INVESTMENT DISPOSALS: | It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020. |
| AUDITORS: | <p>It was resolved that</p> <p>TONY BOYS</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p> |
| TAX AGENTS: | <p>It was resolved that</p> <p>TAXSPOT PROFESSIONALS PTY LTD</p> <p>act as tax agents of the Fund for the next financial year.</p> |
| TRUSTEE STATUS: | Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the |

Minutes of a meeting of the Director(s)

held on 30 June 2020 at 8A BERESFORD AV, BEVERLY HILLS, New South Wales 2209

Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

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

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –

.....

EVA CHOW

Chairperson

VNEC SUPERFUND
Members Statement

B15

VINCENT NG
 8A BERESFORD AV
 BEVERLY HILLS, New South Wales, 2209, Australia

Your Details

| | | | |
|----------------------------|--------------------|-------------------------|------------|
| | | Nominated Beneficiaries | N/A |
| Date of Birth : | Provided | Vested Benefits | 239,640.55 |
| Age: | 63 | Total Death Benefit | 239,640.55 |
| Tax File Number: | Provided | | |
| Date Joined Fund: | 30/06/2017 | | |
| Service Period Start Date: | 30/06/2017 | | |
| Date Left Fund: | | | |
| Member Code: | NGVINC00001A | | |
| Account Start Date | 30/06/2017 | | |
| Account Phase: | Accumulation Phase | | |
| Account Description: | Accumulation | | |

Your Balance

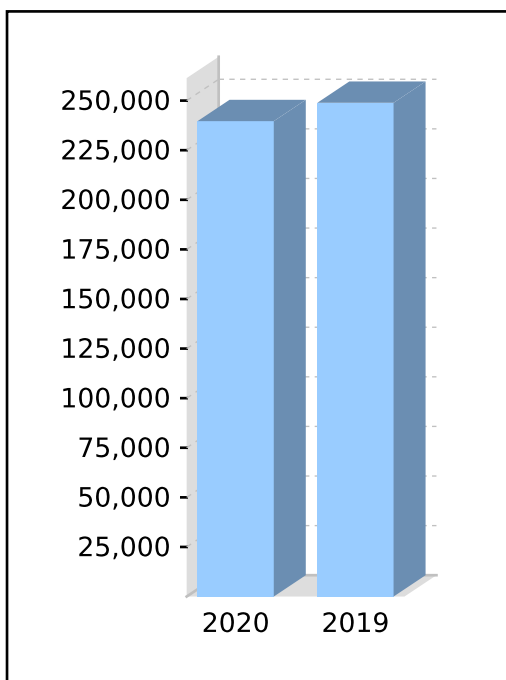
Total Benefits 239,640.55

Preservation Components

Preserved 88,640.55
 Unrestricted Non Preserved 151,000.00
 Restricted Non Preserved

Tax Components

Tax Free 10,069.00
 Taxable 229,571.55
 Investment Earnings Rate -3.72%



Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|------------|
| Opening balance at 01/07/2019 | 248,904.35 | 228,996.00 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | 3.22 | 1,424.36 |
| Personal Contributions (Concessional) | | |
| Personal Contributions (Non Concessional) | | 2,090.00 |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | (5,995.07) | 18,794.01 |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | | |
| Contributions Tax | 0.48 | 213.65 |
| Income Tax | 3,271.47 | 2,186.37 |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | |
| Insurance Policy Premiums Paid | | |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | | |
| Closing balance at 30/06/2020 | 239,640.55 | 248,904.35 |

Trustee's Disclaimer

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

Signed by all the trustees of the fund

VINCENT NG
Director

EVA PUI YEE CHOW
Director

VNEC SUPERFUND

Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

Summary

| Member | D.O.B | Age (at 30/06/2019) | Total Super Balance (at 30/06/2019) *1 | Concessional | Non-Concessional | Other | Reserves | Total |
|--------------------|----------|------------------------|---|--------------|------------------|-------------|-------------|-------------|
| NG, VINCENT | Provided | 62 | 248,904.35 | 3.22 | 0.00 | 0.00 | 0.00 | 3.22 |
| All Members | | | | 3.22 | 0.00 | 0.00 | 0.00 | 3.22 |

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

| Member | Contribution Type | Contributions | Cap | Current Position |
|-------------|--|---------------|------------|----------------------|
| NG, VINCENT | Concessional (5 year carry forward cap available) | 3.22 | 48,575.64 | 48,572.42 Below Cap |
| | Non-Concessional | 0.00 | 100,000.00 | 100,000.00 Below Cap |

Carry Forward Unused Concessional Contribution Cap

| Member | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | Current Position |
|----------------------------------|------|------|-----------|-----------|------------|------------|---------------------|
| NG, VINCENT | | | | | | | |
| Concessional Contribution Cap | N/A | N/A | 35,000.00 | 25,000.00 | 25,000.00 | 25,000.00 | |
| Concessional Contribution | N/A | N/A | 0.00 | 512.00 | 1,424.36 | 3.22 | |
| Unused Concessional Contribution | N/A | N/A | 0.00 | 0.00 | 23,575.64 | 24,996.78 | |
| Cumulative Carry Forward Unused | N/A | N/A | N/A | N/A | 0.00 | 23,575.64 | |
| Maximum Cap Available | N/A | N/A | 35,000.00 | 25,000.00 | 25,000.00 | 48,575.64 | 48,572.42 Below Cap |
| Total Super Balance | N/A | N/A | 0.00 | 0.00 | 228,996.00 | 248,904.35 | |

NCC Bring Forward Caps

| Member | Bring Forward Cap | 2017 | 2018 | 2019 | 2020 | Total | Current Position |
|-------------|-------------------|------|------|----------|------|-------|-----------------------------|
| NG, VINCENT | N/A | 0.00 | 0.00 | 2,090.00 | 0.00 | N/A | Bring Forward Not Triggered |

NG, VINCENT

| Date | Transaction Description | Ledger Data | | | | | SuperStream Data | | | | |
|------------------------------|---------------------------------------|-------------------|--------------|----------------|-------------|-------------|------------------|----------|--------------|-------------|-------------|
| | | Contribution Type | Concessional | Non-Concession | Other | Reserves | Contribution | Employer | Concessional | Non-Concess | Other |
| 17/01/2020 | Deposit Ato Ato00100001225277 7 | Employer | 3.22 | F75 | | | | | | | |
| Total - NG, VINCENT | | | 3.22 | 0.00 | 0.00 | 0.00 | | | 0.00 | 0.00 | 0.00 |
| Total for All Members | | | 3.22 | 0.00 | 0.00 | 0.00 | | | | | |

VNEC SUPERFUND

Investment Summary Report

As at 30 June 2020

| Investment | Units | Market Price | Market Value | Average Cost | Accounting Cost | Unrealised Gain/(Loss) | Gain/(Loss)% | Portfolio Weight% | |
|--|---|----------------|----------------------|--------------|-------------------|------------------------|--------------------|-------------------|-----------------|
| Cash/Bank Accounts | | | | | | | | | |
| | BT Panorama/Westpac CMA | 4,593.930000 | F49 4,593.93 | 4,593.93 | 4,593.93 | | | 1.92 % | |
| | Westpac 732926 - CMA | 3,235.690000 | F23 3,235.69 | 3,235.69 | 3,235.69 | | | 1.35 % | |
| | Westpac 732934 - CMA | 5,363.670000 | F47 5,363.67 | 5,363.67 | 5,363.67 | | | 2.24 % | |
| | | | 13,193.29 | | 13,193.29 | | 0.00 % | 5.51 % | |
| Fixed Interest Securities (Australian) | | | | | | | | | |
| | Vincent NG - Loan | 154,942.020000 | E7 154,942.02 | 154,942.02 | 154,942.02 | | | 64.69 % | |
| | | | 154,942.02 | | 154,942.02 | | 0.00 % | 64.69 % | |
| Shares in Listed Companies (Australian) | | | | | | | | | |
| AGL.AX | AGL Energy Limited. | 2,000.00 | 17.050000 | 34,100.00 | 24.62 | 49,247.09 | (15,147.09) | (30.76) % | 14.24 % |
| ANZ.AX | Australia And New Zealand Banking Group Limited | 2,000.00 | 18.640000 | 37,280.00 | 28.61 | 57,212.87 | (19,932.87) | (34.84) % | 15.56 % |
| | | | F49 71,380.00 | | | 106,459.96 | (35,079.96) | (32.95) % | 29.80 % |
| | | | 239,515.31 | | | 274,595.27 | (35,079.96) | (12.78) % | 100.00 % |

VNEC SUPERFUND

Investment Movement Report

As at 30 June 2020

| Investment | Opening Balance | | Additions | | Disposals | | | Closing Balance | | |
|--|-----------------|-------------------|-----------|-------------------|------------|---------------------|--------------------------|-----------------|-------------------|------------------|
| | Units | Cost | Units | Cost | Units | Cost | Accounting Profit/(Loss) | Units | Cost | Market Value |
| Bank Accounts | | | | | | | | | | |
| BT Panorama/Westpac CMA | | 117,527.38 | | 128,370.79 | | (241,304.24) | | | 4,593.93 | 4,593.93 |
| Westpac 732926 - CMA | | 3,230.47 | | 5.22 | | | | | 3,235.69 | 3,235.69 |
| Westpac 732934 - CMA | | 5,358.38 | | 5.29 | | | | | 5,363.67 | 5,363.67 |
| | | 126,116.23 | | 128,381.30 | | (241,304.24) | | | 13,193.29 | 13,193.29 |
| Shares in Listed Companies (Australian) | | | | | | | | | | |
| AGL.AX - AGL Energy Limited. | 2,000.00 | 49,247.09 | | | | | | 2,000.00 | 49,247.09 | 34,100.00 |
| ANZ.AX - Australia And New Zealand Banking Group Limited | 2,000.00 | 57,212.87 | | | | | | 2,000.00 | 57,212.87 | 37,280.00 |
| CBA.AX - Commonwealth Bank Of Australia. | 301.00 | 20,942.51 | 1,200.00 | 90,291.21 | (1,501.00) | (111,233.72) | 10,903.68 | | 0.00 | |
| | | 127,402.47 | | 90,291.21 | | (111,233.72) | 10,903.68 | | 106,459.96 | 71,380.00 |
| | | 253,518.70 | | 218,672.51 | | (352,537.96) | 10,903.68 | | 119,653.25 | 84,573.29 |

VNEC SUPERFUND

Investment Income Report

As at 30 June 2020

| Investment | Total Income | Franked | Unfranked | Interest/ Other | Franking Credits | Foreign Income | Foreign Credits * 1 | Assessable Income (Excl. Capital Gains) * 2 | TFN Credits | Other Deductions | Distributed Capital Gains | Non- Assessable Payments |
|--|--|-----------------|-----------------|--------------------|---------------------|-------------------|------------------------|---|----------------|---------------------|---------------------------------|--------------------------------|
| Bank Accounts | | | | | | | | | | | | |
| BT Panorama/Westpac CMA | 118.08 | | | 118.08 | 0.00 | 0.00 | 0.00 | 118.08 | | | 0.00 | 0.00 |
| Westpac 732926 - CMA | 2.00 | | | 2.00 | 0.00 | 0.00 | 0.00 | 2.00 | | | 0.00 | 0.00 |
| Westpac 732934 - CMA | 5.29 | | | 5.29 | 0.00 | 0.00 | 0.00 | 5.29 | | | 0.00 | 0.00 |
| | 125.37 | | | 125.37 | 0.00 | 0.00 | 0.00 | 125.37 | | | 0.00 | 0.00 |
| Shares in Listed Companies (Australian) | | | | | | | | | | | | |
| AGL.AX | AGL Energy Limited. | 2,220.00 | 1,776.00 | 444.00 | | 761.15 | | 2,981.15 | | 0.00 | | |
| ANZ.AX | Australia And New Zealand Banking Group Limited | 3,200.00 | 2,720.00 | 480.00 | | 1,165.71 | | 4,365.71 | | 0.00 | | |
| CBA.AX | Commonwealth Bank Of Australia. | 695.31 | 695.31 | 0.00 | | 297.99 | | 993.30 | | 0.00 | | |
| | | 6,115.31 | 5,191.31 | 924.00 | | 2,224.85 | | 8,340.16 | | 0.00 | | |
| | | 6,240.68 | 5,191.31 | 924.00 | 125.37 | 2,224.85 | 0.00 | 8,465.53 | | 0.00 | 0.00 | 0.00 |

Assessable Income (Excl. Capital Gains) **8,465.53**Net Capital Gain **0.00****Total Assessable Income 8,465.53**

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

VNEC SUPERFUND

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

| Investment | | Accounting Treatment | | | | Tax Treatment | | | | | | |
|--|------------------------|----------------------|-------------------|-------------------|--------------------------|--------------------|-------------------|-------------------|---------------|--------------------------|-----------------|--------------|
| Purchase Contract Date | Disposal Contract Date | Units | Cost | Proceeds | Accounting Profit/(Loss) | Adjusted Cost Base | Reduced Cost Base | Indexed Cost Base | Indexed Gains | Discounted Gains (Gross) | Other Gains | Capital Loss |
| Shares in Listed Companies (Australian) | | | | | | | | | | | | |
| CBA.AX - Commonwealth Bank Of Australia. | | | | | | | | | | | | |
| 20/08/2019 | 18/12/2019 | 1,200.00 | 90,291.21 | 97,512.62 | 7,221.41 | 90,291.21 | 90,291.21 | 0.00 | 0.00 | 0.00 | 7,221.41 | 0.00 |
| 08/10/2018 | 20/12/2019 | 301.00 | 20,942.51 | 24,624.78 | 3,682.27 | 20,942.51 | 20,942.51 | 0.00 | 0.00 | 3,682.27 | 0.00 | 0.00 |
| | | 1,501.00 | 111,233.72 | 122,137.40 | 10,903.68 | 111,233.72 | 111,233.72 | 0.00 | 0.00 | 3,682.27 | 7,221.41 | 0.00 |
| | | 1,501.00 | 111,233.72 | 122,137.40 | 10,903.68 | 111,233.72 | 111,233.72 | 0.00 | 0.00 | 3,682.27 | 7,221.41 | 0.00 |
| | | 1,501.00 | 111,233.72 | 122,137.40 | 10,903.68 | 111,233.72 | 111,233.72 | 0.00 | 0.00 | 3,682.27 | 7,221.41 | 0.00 |

VNEC SUPERFUND

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

| | Total | Discounted | Indexed | Other | Notional |
|--|----------------------|-----------------|-------------|-----------------|-------------|
| Losses available to offset | | | | | |
| Carried forward from prior losses | 0.00 | | | | |
| Carried forward from prior losses - Collectables | 0.00 | | | | |
| Current year capital losses | 0.00 | | | | |
| Current year capital losses - Collectables | 0.00 | | | | |
| Total Losses Available | 0.00 | | | | |
| Total Losses Available - Collectables | 0.00 | | | | |
| Capital Gains | | | | | |
| Capital gains from disposal of assets | B22 10,903.68 | 3,682.27 | 0.00 | 7,221.41 | 0.00 |
| Capital gains from disposal of assets - Collectables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Capital gains from trust distributions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Capital Gains Before Losses applied | 10,903.68 | 3,682.27 | 0.00 | 7,221.41 | 0.00 |
| Losses and discount applied | | | | | |
| Losses applied | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Losses applied - Collectables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Capital gains after losses applied | 10,903.68 | 3,682.27 | 0.00 | 7,221.41 | 0.00 |
| Capital gains after losses applied - Collectables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CGT Discount applied | 1,227.42 | | | | |
| CGT Discount applied - Collectables | 0.00 | | | | |

VNEC SUPERFUND

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

| | Total | Discounted | Indexed | Other | Notional |
|---|-----------------|------------|---------|-------|----------|
| Net Capital Gain | | | | | |
| Net capital gain | 9,676.26 | | | | |
| Net capital gain - Collectables | 0.00 | | | | |
| Total Net Capital Gain (11A) | 9,676.26 | | | | |
| Net Capital Losses Carried Forward to later income | | | | | |
| Net Capital Losses Carried Forward to later income years | 0.00 | | | | |
| Net Capital Losses Carried Forward to later income years - Collectables | 0.00 | | | | |
| Total Net Capital Losses Carried Forward to later income years (14V) | 0.00 | | | | |

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

VNEC SUPERFUND

CGT Register Report

As at 30 June 2020

| Investment | Transaction | Contract | CGT | Units | Cost Base | Cost Base Adj | Cost Base Adj | Reduced Cost | Adjusted Cost | Net Other | Net Indexed | Gross | CGT Loss |
|--|-------------|------------|-------------|------------|-----------|---------------|---------------|--------------|---------------|--------------|-------------|------------|----------|
| Date | Date | Date | Transaction | | | Tax Def | Tax Free | Base | Base | Capital Gain | Gain | Discounted | |
| | | | Type | | | | | | | | | Gain | |
| Shares in Listed Companies (Australian) | | | | | | | | | | | | | |
| CBA.AX - Commonwealth Bank Of Australia. | | | | | | | | | | | | | |
| | 20/08/2019 | 20/08/2019 | Purchase | 1,200.00 | 90,291.21 | F64 | | | | | | | |
| | 18/12/2019 | 18/12/2019 | Disposal | (1,200.00) | | 0.00 | | 90,291.21 | 90,291.21 | 7,221.41 | | | |
| | 20/12/2019 | 20/12/2019 | Disposal | (301.00) | | 0.00 | | 20,942.51 | 20,942.51 | | | 3,682.27 | |

VNEC SUPERFUND

Trial Balance

As at 30 June 2020

| Last Year | Code | Account Name | Units | Debits \$ | Credits \$ |
|--------------|--------------------|---|-------|--------------|---------------|
| | 23900 | Dividends Received | | | |
| (2,360.00) | 23900/AGL.AX | AGL Energy Limited. | | | 2,220.00 |
| (3,200.00) | 23900/ANZ.AX | Australia And New Zealand Banking Group Limited | | | 3,200.00 |
| (4,452.31) | 23900/CBA.AX | Commonwealth Bank Of Australia. | | | 695.31 |
| | 24200 | Contributions | | | |
| (3,514.36) | 24200/NGVINC00001A | (Contributions) NG, VINCENT - Accumulation | | | 3.22 |
| (6,521.84) | 24700 | Changes in Market Values of Investments | | 18,130.59 | |
| | 25000 | Interest Received | | | |
| (487.53) | 25000/BTPanorama | BT Panorama/Westpac CMA | | | 118.08 |
| (15.03) | 25000/INT | Interest Received | | | |
| (6.12) | 25000/WBC2926 | Westpac 732926 - CMA | | | 2.00 |
| (48.41) | 25000/WBC2934 | Westpac 732934 - CMA | | | 5.29 |
| | 26500 | Other Investment Income | | | |
| (0.93) | 26500/BTPanorama | BT Panorama/Westpac CMA | | | |
| (0.06) | 26500/WBC2934 | Westpac 732934 - CMA | | | |
| 2,090.00 | 30100 | Accountancy Fees | | | |
| 259.00 | 30400 | ATO Supervisory Levy | | 259.00 | |
| | 37500 | Investment Expenses | | | |
| 37.91 | 37500/BTPanorama | BT Panorama/Westpac CMA | | 13.03 | |
| (1,690.34) | 48500 | Income Tax Expense | | 455.80 | |
| 1.67 | 48600 | Prior Years Under/Over Provision for Income Tax | | | |
| 19,908.35 | 49000 | Profit/Loss Allocation Account | | | 12,614.52 |
| | 50010 | Opening Balance | | | |
| (228,996.00) | 50010/NGVINC00001A | (Opening Balance) NG, VINCENT - Accumulation | | | 248,904.35 |
| | 52420 | Contributions | | | |
| (3,514.36) | 52420/NGVINC00001A | (Contributions) NG, VINCENT - Accumulation | | | 3.22 |
| | 53100 | Share of Profit/(Loss) | | | |
| (18,794.01) | 53100/NGVINC00001A | (Share of Profit/(Loss)) NG, VINCENT - Accumulation | | 9,937.09 | |
| | 53330 | Income Tax | | | |

VNEC SUPERFUND

Trial Balance

As at 30 June 2020

| Last Year | Code | Account Name | Units | Debits \$ | Credits \$ |
|--|--------------------|--|------------|-------------------|-------------------|
| 2,186.37 | 53330/NGVINC00001A | (Income Tax) NG, VINCENT - Accumulation | | 2,680.17 | |
| | 53800 | Contributions Tax | | | |
| 213.65 | 53800/NGVINC00001A | (Contributions Tax) NG, VINCENT - Accumulation | | 0.48 | |
| | 54500 | Benefits Paid/Transfers Out | | | |
| | 54500/NGVINC00001A | (Benefits Paid/Transfers Out) NG, VINCENT - Accumulation | | 151,000.00 | |
| | 60400 | Bank Accounts | | | |
| 117,527.38 | 60400/BTPanorama | BT Panorama/Westpac CMA | | 4,593.93 | |
| 3,230.47 | 60400/WBC2926 | Westpac 732926 - CMA | | 3,235.69 | |
| 5,358.38 | 60400/WBC2934 | Westpac 732934 - CMA | | 5,363.67 | |
| | 77600 | Shares in Listed Companies (Australian) | | | |
| 40,020.00 | 77600/AGL.AX | AGL Energy Limited. | 2,000.0000 | 34,100.00 | |
| 56,420.00 | 77600/ANZ.AX | Australia And New Zealand Banking Group Limited | 2,000.0000 | 37,280.00 | |
| 24,916.78 | 77600/CBA.AX | Commonwealth Bank Of Australia. | 0.0000 | | 0.00 |
| 1,431.34 | 85000 | Income Tax Payable/Refundable | | 716.54 | |
| | | | | 267,765.99 | 267,765.99 |
| Current Year Profit/(Loss): (12,158.72) | | | | | |

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C. TAX RETURN

Self-managed superannuation fund annual return **2020**

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 (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

| | | | | | | | | | | | |
|---|---|---|---|---|--|---|---|--|--|--|--|
| S | M | I | T | H | | S | T | | | | |
|---|---|---|---|---|--|---|---|--|--|--|--|
- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- ❗ The ATO 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.

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

- | | | |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2020 return? | A No | Yes |
| Is this the first required return for a newly registered SMSF? | B No | Yes |

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day / Month / YearWas Part A of the audit report qualified? **B** No YesWas Part B of the audit report qualified? **C** No YesIf Part B of the audit report was qualified,
have the reported issues been rectified? **D** No Yes**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

Fund account number

Fund account name

I would like my tax refunds made to this account. **▶** Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

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

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes **▶** If yes, provide the date on which the fund was wound up Day / Month / Year **▶** Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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**.

No **▶** Go to Section B: Income.

Yes **▶** Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** **▶** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes **▶** Go to Section B: Income.

No **▶** Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. 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.

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** No Yes **A** If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

Have you applied an exemption or rollover? **M** No Yes

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 | | <input type="text" value="Loss"/> |
| D1 \$ | Net foreign income | D \$ |

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$

Gross payments where ABN not quoted **H** \$

| | | |
|--|-------------------------------------|--|
| Calculation of assessable contributions | | Gross distribution from partnerships I \$ <input type="text" value="Loss"/> |
| Assessable employer contributions | R1 \$ | *Unfranked dividend amount J \$ |
| <i>plus</i> Assessable personal contributions | R2 \$ | *Franked dividend amount K \$ |
| <i>plus</i> [#] No-TFN-quoted contributions | R3 \$ | *Dividend franking credit L \$ |
| <i>(an amount must be included even if it is zero)</i> | | *Gross trust distributions M \$ <input type="text" value="Code"/> |
| <i>less</i> 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 | | *Other income S \$ <input type="text" value="Code"/> |
| *Net non-arm's length private company dividends | U1 \$ | *Assessable income due to changed tax status of fund T \$ |
| <i>plus</i> *Net non-arm's length trust distributions | U2 \$ | |
| <i>plus</i> *Net other non-arm's length income | U3 \$ | 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 \$ | <input type="text" value="Loss"/> |
| (Sum of labels A to U) | | |

Exempt current pension income **Y** \$

| | | |
|--------------------------------|-------------|-----------------------------------|
| TOTAL ASSESSABLE INCOME | V \$ | <input type="text" value="Loss"/> |
| (W less Y) | | |

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

| DEDUCTIONS | | NON-DEDUCTIBLE EXPENSES | |
|--|--------------|-------------------------|--------------|
| Interest expenses within Australia | A1 \$ | | A2 \$ |
| Interest expenses overseas | B1 \$ | | B2 \$ |
| Capital works expenditure | D1 \$ | | D2 \$ |
| Decline in value of depreciating assets | E1 \$ | | E2 \$ |
| Insurance premiums – members | F1 \$ | | F2 \$ |
| SMSF auditor fee | H1 \$ | | H2 \$ |
| Investment expenses | I1 \$ | | I2 \$ |
| Management and administration expenses | J1 \$ | | J2 \$ |
| Forestry managed investment scheme expense | U1 \$ | | U2 \$ |
| Other amounts | L1 \$ | Code | L2 \$ |
| Tax losses deducted | M1 \$ | | |

TOTAL DEDUCTIONS
N \$
 (Total **A1** to **M1**)

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

#TAXABLE INCOME OR LOSS Loss
O \$
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$
 (**N plus Y**)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

| | | |
|-------------------------------------|--------------|--|
| #Taxable income | A \$ | <i>(an amount must be included even if it is zero)</i> |
| #Tax on taxable income | T1 \$ | <i>(an amount must be included even if it is zero)</i> |
| #Tax on no-TFN-quoted contributions | J \$ | <i>(an amount must be included even if it is zero)</i> |

Gross tax **B \$**

(T1 plus J)

| | |
|---------------------------|--|
| Foreign income tax offset | |
| C1 \$ | |
| Rebates and tax offsets | Non-refundable non-carry forward tax offsets |
| C2 \$ | C \$ |
| | <i>(C1 plus C2)</i> |

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

| | |
|---|---|
| Early stage venture capital limited partnership tax offset | |
| D1 \$ | |
| Early stage venture capital limited partnership tax offset carried forward from previous year | Non-refundable carry forward tax offsets |
| D2 \$ | D \$ |
| Early stage investor tax offset | <i>(D1 plus D2 plus D3 plus D4)</i> |
| D3 \$ | |
| Early stage investor tax offset carried forward from previous year | SUBTOTAL 2 |
| D4 \$ | T3 \$ |
| | <i>(T2 less D – cannot be less than zero)</i> |

| | |
|---|-------------------------------------|
| Complying fund's franking credits tax offset | |
| E1 \$ | |
| No-TFN tax offset | |
| E2 \$ | |
| National rental affordability scheme tax offset | |
| E3 \$ | |
| Exploration credit tax offset | Refundable tax offsets |
| E4 \$ | E \$ |
| | <i>(E1 plus E2 plus E3 plus E4)</i> |

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

| | |
|--|--|
| Credit for interest on early payments – amount of interest | |
| H1 \$ | |
| Credit for tax withheld – foreign resident withholding (excluding capital gains) | |
| H2 \$ | |
| Credit for tax withheld – where ABN or TFN not quoted (non-individual) | |
| H3 \$ | |
| Credit for TFN amounts withheld from payments from closely held trusts | |
| H5 \$ | |
| Credit for interest on no-TFN tax offset | |
| H6 \$ | |
| Credit for foreign resident capital gains withholding amounts | |
| H8 \$ | |
| | Eligible credits |
| | H \$ |
| | (H1 plus H2 plus H3 plus H5 plus H6 plus H8) |

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

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

| | | |
|--|-------------|---|
| AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you. | 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 \$**

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1

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 Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Retirement phase account balance – Non CDBIS

S2 \$

Retirement phase account balance – CDBIS

S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

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**

| | |
|---|--|
| <p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$</p> <p>Australian non-residential real property J2 \$</p> <p>Overseas real property J3 \$</p> <p>Australian shares J4 \$</p> <p>Overseas shares J5 \$</p> <p>Other J6 \$</p> <p>Property count J7 \$</p> | <p>Cash and term deposits E \$</p> <p>Debt securities F \$</p> <p style="padding-left: 40px;">Loans G \$</p> <p>Listed shares H \$</p> <p>Unlisted shares I \$</p> <p style="text-align: center;">Limited recourse borrowing arrangements J \$</p> <p style="padding-left: 40px;">Non-residential real property K \$</p> <p style="padding-left: 40px;">Residential real property L \$</p> <p style="padding-left: 40px;">Collectables and personal use assets M \$</p> <p style="padding-left: 40px;">Other assets O \$</p> |
|---|--|

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?

A No Yes **B** \$

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements

V1 \$

Permissible temporary borrowings

V2 \$

Other borrowings

V3 \$

Borrowings **V \$**

Total member closing account balances (total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**

Other liabilities **Y \$**

TOTAL LIABILITIES Z \$

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H \$**

Total TOFA losses **I \$**

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**

Section K: Declarations

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

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the **Taxation Administration Act 1953** to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 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 Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

ODYSSEY ODYSSEY ODYSSEY
Odyssey Odyssey Odyssey
Odyssey Odyssey Odyssey



D. PRIOR YEAR INFORMATION

VNEC SUPERFUND

Trial Balance

As at 30 June 2019

| Last Year | Code | Account Name | Units | Debits \$ | Credits \$ |
|--------------|--------------------|---|-------|--------------|---------------|
| | 23800 | Distributions Received | | | |
| (338.00) | 23800/00001 | BT Panorama | | | |
| | 23900 | Dividends Received | | | |
| (5,402.00) | 23900/00001 | BT Panorama | | | |
| | 23900/AGL.AX | AGL Energy Limited. | | | 2,360.00 |
| | 23900/ANZ.AX | Australia And New Zealand Banking Group Limited | | | 3,200.00 |
| | 23900/CBA.AX | Commonwealth Bank Of Australia. | | | 4,452.31 |
| | 24200 | Contributions | | | |
| (512.00) | 24200/NGVINC00001A | (Contributions) NG, VINCENT - Accumulation | | | 3,514.36 |
| 9,769.00 | 24700 | Changes in Market Values of Investments | | | 6,521.84 |
| | 25000 | Interest Received | | | |
| (928.00) | 25000/BTPanorama | BT Panorama/Westpac CMA | | | 487.53 |
| | 25000/INT | Interest Received | | | 15.03 |
| (2.00) | 25000/WBC2926 | Westpac 732926 - CMA | | | 6.12 |
| (328.00) | 25000/WBC2934 | Westpac 732934 - CMA | | | 48.41 |
| | 26500 | Other Investment Income | | | |
| | 26500/BTPanorama | BT Panorama/Westpac CMA | | | 0.93 |
| | 26500/WBC2934 | Westpac 732934 - CMA | | | 0.06 |
| | 30100 | Accountancy Fees | | 2,090.00 | |
| 259.00 | 30400 | ATO Supervisory Levy | | 259.00 | |
| 10.00 | 31500 | Bank Charges | | | |
| | 37500 | Investment Expenses | | | |
| | 37500/BTPanorama | BT Panorama/Westpac CMA | | 37.91 | |
| 1,406.70 | 48500 | Income Tax Expense | | | 1,690.34 |
| | 48600 | Prior Years Under/Over Provision for Income Tax | | 1.67 | |
| (3,934.70) | 49000 | Profit/Loss Allocation Account | | 19,908.35 | |
| | 50010 | Opening Balance | | | |
| (228,996.00) | 50010/NGVINC00001A | (Opening Balance) NG, VINCENT - Accumulation | | | 228,996.00 |
| | 52420 | Contributions | | | |

VNEC SUPERFUND

Trial Balance

As at 30 June 2019

| Last Year | Code | Account Name | Units | Debits \$ | Credits \$ |
|-----------|--------------------|---|------------|-------------------|-------------------|
| | 52420/NGVINC00001A | (Contributions) NG, VINCENT - Accumulation | | | 3,514.36 |
| | 53100 | Share of Profit/(Loss) | | | |
| | 53100/NGVINC00001A | (Share of Profit/(Loss)) NG, VINCENT - Accumulation | | | 18,794.01 |
| | 53330 | Income Tax | | | |
| | 53330/NGVINC00001A | (Income Tax) NG, VINCENT - Accumulation | | 2,186.37 | |
| | 53800 | Contributions Tax | | | |
| | 53800/NGVINC00001A | (Contributions Tax) NG, VINCENT - Accumulation | | 213.65 | |
| | 60400 | Bank Accounts | | | |
| 62,090.59 | 60400/BTPanorama | BT Panorama/Westpac CMA | | 117,527.38 | |
| 917.76 | 60400/WBC2926 | Westpac 732926 - CMA | | 3,230.47 | |
| 5,309.91 | 60400/WBC2934 | Westpac 732934 - CMA | | 5,358.38 | |
| | 77600 | Shares in Listed Companies (Australian) | | | |
| 44,960.00 | 77600/AGL.AX | AGL Energy Limited. | 2,000.0000 | 40,020.00 | |
| 56,480.00 | 77600/ANZ.AX | Australia And New Zealand Banking Group Limited | 2,000.0000 | 56,420.00 | |
| 58,368.87 | 77600/CBA.AX | Commonwealth Bank Of Australia. | 301.0000 | 24,916.78 | |
| 868.87 | 85000 | Income Tax Payable/Refundable | | 1,431.34 | |
| | | | | 273,601.30 | 273,601.30 |

Current Year Profit/(Loss): 18,219.68

Self-managed superannuation fund annual return 2019

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2019* (NAT 71287).

- 1 The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 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 (NAT 3036).

To complete this annual return

- 1 Print clearly, using a BLACK pen only.
- 2 Use BLOCK LETTERS and print one character per box.

| | | | | | | | | | | | |
|---|---|---|---|---|--|---|---|--|--|--|--|
| S | M | / | T | # | | S | T | | | | |
|---|---|---|---|---|--|---|---|--|--|--|--|
- 3 Place in ALL applicable boxes.

4 Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

5 To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

6 The ATO 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) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

Is this an amendment to the SMSF's 2019 return? **A** No Yes

Is this the first required return for a newly registered SMSF? **B** No Yes

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If the audit report was qualified, have the reported issues been rectified? **D** No Yes

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

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. 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.

Tax File Number **Provided**

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** No Yes

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

Have you applied an exemption or rollover? **M** No Yes Code

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** \$

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** \$

Gross distribution from partnerships **I** \$ Loss
*Unfranked dividend amount **J** \$
*Franked dividend amount **K** \$
*Dividend franking credit **L** \$
*Gross trust distributions **M** \$ Code

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 (Sum of labels A to U) **W** \$ Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (W less Y) **V** \$ Loss

Tax File Number

Section C: **Deductions and non-deductible expenses**

12 Deductions and non-deductible expenses

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

| DEDUCTIONS | | NON-DEDUCTIBLE EXPENSES | |
|--|---|--|-----------------------------------|
| Interest expenses within Australia | A1 \$ <input type="text"/> | A2 \$ <input type="text"/> | |
| Interest expenses overseas | B1 \$ <input type="text"/> | B2 \$ <input type="text"/> | |
| Capital works expenditure | D1 \$ <input type="text"/> | D2 \$ <input type="text"/> | |
| Decline in value of depreciating assets | E1 \$ <input type="text"/> | E2 \$ <input type="text"/> | |
| Insurance premiums – members | F1 \$ <input type="text"/> | F2 \$ <input type="text"/> | |
| Death benefit increase | G1 \$ <input type="text"/> | | |
| SMSF auditor fee | H1 \$ <input type="text"/> | H2 \$ <input type="text"/> | |
| Investment expenses | I1 \$ <input type="text" value="37"/> | I2 \$ <input type="text"/> | |
| Management and administration expenses | J1 \$ <input type="text" value="2,349"/> | J2 \$ <input type="text"/> | |
| Forestry managed investment scheme expense | U1 \$ <input type="text"/> | U2 \$ <input type="text"/> | |
| Other amounts | L1 \$ <input type="text"/> | L2 \$ <input type="text"/> | <input type="text" value="Code"/> |
| Tax losses deducted | M1 \$ <input type="text"/> | | |
| TOTAL DEDUCTIONS | | TOTAL NON-DEDUCTIBLE EXPENSES | |
| N \$ <input type="text" value="2,386"/> | | Y \$ <input type="text"/> | |
| (Total A1 to M1) | | (Total A2 to L2) | |
| #TAXABLE INCOME OR LOSS | | TOTAL SMSF EXPENSES | |
| O \$ <input type="text" value="15,989"/> | | Z \$ <input type="text" value="2,386"/> | |
| (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS) | | (N plus Y) | |
| <input type="text" value="Loss"/> | | | |

#This is a mandatory label.

Tax File Number

Section D: **Income tax calculation statement**

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

| | | |
|-------------------------------------|--------------|--|
| #Taxable income | A \$ | <input type="text" value="15,989"/> |
| | | <i>(an amount must be included even if it is zero)</i> |
| #Tax on taxable income | T1 \$ | <input type="text" value="2,398.35"/> |
| | | <i>(an amount must be included even if it is zero)</i> |
| #Tax on no-TFN-quoted contributions | J \$ | <input type="text" value="0.00"/> |
| | | <i>(an amount must be included even if it is zero)</i> |
| Gross tax | B \$ | <input type="text" value="2,398.35"/> |
| | | <i>(T1 plus J)</i> |

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

| | | |
|---|--------------|---|
| Early stage venture capital limited partnership tax offset | D1 \$ | <input type="text" value="0.00"/> |
| Early stage venture capital limited partnership tax offset carried forward from previous year | D2 \$ | <input type="text" value="0.00"/> |
| Early stage investor tax offset | D3 \$ | <input type="text" value="0.00"/> |
| Early stage investor tax offset carried forward from previous year | D4 \$ | <input type="text" value="0.00"/> |
| Non-refundable carry forward tax offsets | D \$ | <input type="text" value="0.00"/> |
| | | <i>(D1 plus D2 plus D3 plus D4)</i> |
| SUBTOTAL 2 | T3 \$ | <input type="text" value="2,398.35"/> |
| | | <i>(T2 less D – cannot be less than zero)</i> |

| | | |
|---|--------------|---------------------------------------|
| Complying fund's franking credits tax offset | E1 \$ | <input type="text" value="4,088.69"/> |
| 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" value="0.00"/> |
| Refundable tax offsets | E \$ | <input type="text" value="4,088.69"/> |
| | | <i>(E1 plus E2 plus E3 plus E4)</i> |

#TAX PAYABLE T5 \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Tax File Number

| | |
|--|---|
| Credit for interest on early payments – amount of interest | H1 \$ <input type="text"/> |
| Credit for tax withheld – foreign resident withholding (excluding capital gains) | H2 \$ <input type="text"/> |
| Credit for tax withheld – where ABN or TFN not quoted (non-individual) | H3 \$ <input type="text"/> |
| Credit for TFN amounts withheld from payments from closely held trusts | H5 \$ <input type="text" value="0.00"/> |
| Credit for interest on no-TFN tax offset | H6 \$ <input type="text"/> |
| Credit for foreign resident capital gains withholding amounts | H8 \$ <input type="text" value="0.00"/> |
| Eligible credits | |
| | H \$ <input type="text" value="(H1 plus H2 plus H3 plus H5 plus H6 plus H8)"/> |

| | |
|---|---|
| *Tax offset refunds (Remainder of refundable tax offsets) | I \$ <input type="text" value="1,690.34"/> |
| | <i>(unused amount from label E – an amount must be included even if it is zero)</i> |

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

| | |
|---|--|
| AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you. | S \$ <input type="text" value="-1,431.34"/> |
| | <i>(T5 plus G less H less I less K plus L less M plus N)</i> |

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

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

Tax File Number **Provided**

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **NG**

First given name **VINCENT**

Other given names

Member's TFN **Provided** Date of birth **Provided**

Contributions **OPENING ACCOUNT BALANCE \$ 228,996.00**

Refer to instructions for completing these labels.

Employer contributions **A \$ 1,424.36**

ABN of principal employer **A1**

Personal contributions **B \$ 2,090.00**

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 **H1** Day / Month / Year

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 Amounts) **M \$**

TOTAL CONTRIBUTIONS N \$ 3,514.36
(Sum of labels A to M)

Other transactions

Allocated earnings or losses **O \$ 16,393.99**

Loss

Accumulation phase account balance **S1 \$ 248,904.35**

Inward rollovers and transfers **P \$**

Retirement phase account balance - Non CDBIS **S2 \$ 0.00**

Outward rollovers and transfers **Q \$**

Retirement phase account balance - CDBIS **S3 \$ 0.00**

Lump Sum payments **R1 \$**

Income stream payments **R2 \$**

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 248,904.35
(S1 plus S2 plus S3)

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Outstanding limited recourse borrowing arrangement amount **Y \$**

Tax File Number Provided

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** \$

Limited recourse borrowing arrangements

Australian residential real property
J1 \$

Australian non-residential real property
J2 \$

Overseas real property
J3 \$

Australian shares
J4 \$

Overseas shares
J5 \$

Other
J6 \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

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? **A** No Yes \$

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

Tax File Number

16 LIABILITIES

| | | | |
|---|-----------------------------------|-------------------|--------------------------------------|
| Borrowings for limited recourse borrowing arrangements | V1 \$ <input type="text"/> | Borrowings | V \$ <input type="text"/> |
| Permissible temporary borrowings | V2 \$ <input type="text"/> | | |
| Other borrowings | V3 \$ <input type="text"/> | | |
| Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) | | W \$ | <input type="text" value="248,903"/> |
| | | Reserve accounts | X \$ <input type="text"/> |
| | | Other liabilities | Y \$ <input type="text"/> |
| TOTAL LIABILITIES | | Z \$ | <input type="text" value="248,903"/> |

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

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

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2019*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Tax File Number **Provided**

Section K: **Declarations**

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

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

[Signature box] Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name **NG**

First given name **VINCENT** Other given names

Phone number **0292119790**

Email address

Non-individual trustee name (if applicable) **NG & CHOW PTY LTD**

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2019* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

[Signature box] Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name **Forbes**

First given name **James** Other given names

Tax agent's practice **TAXSPOT PROFESSIONALS PTY LTD**

Tax agent's phone number **0292119790**

Reference number **VNECSUP13874**

Tax agent number **24759991**

VNEC SUPERFUND
Members Statement

VINCENT NG
 8A BERESFORD AV
 BEVERLY HILLS, New South Wales, 2209, Australia

Your Details

| | | | |
|----------------------------|--------------------|-------------------------|------------|
| Date of Birth : | Provided | Nominated Beneficiaries | N/A |
| Age: | 62 | Vested Benefits | 248,904.35 |
| Tax File Number: | Provided | Total Death Benefit | 248,904.35 |
| Date Joined Fund: | 30/06/2017 | | |
| Service Period Start Date: | 30/06/2017 | | |
| Date Left Fund: | | | |
| Member Code: | NGVINC00001A | | |
| Account Start Date | 30/06/2017 | | |
| Account Phase: | Accumulation Phase | | |
| Account Description: | Accumulation | | |

Your Balance

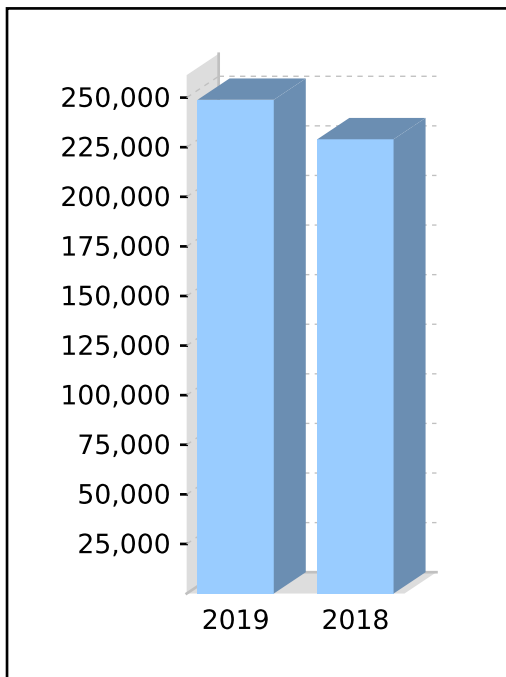
Total Benefits 248,904.35

Preservation Components

Preserved 248,904.35
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 10,069.00
 Taxable 238,835.35
 Investment Earnings Rate 7.21%



Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|------------|
| Opening balance at 01/07/2018 | 228,996.00 | 228,996.00 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | 1,424.36 | |
| Personal Contributions (Concessional) | | |
| Personal Contributions (Non Concessional) | 2,090.00 | |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | 18,794.01 | |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | | |
| Contributions Tax | 213.65 | |
| Income Tax | 2,186.37 | |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | |
| Insurance Policy Premiums Paid | | |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | | |
| Closing balance at 30/06/2019 | 248,904.35 | 228,996.00 |



E. PREPARATION DOCUMENTS

VNEC SUPERFUND

Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

| Date | Net Payment Received | Australian Income | | | Foreign Income | | | Withheld | | |
|---|----------------------|-------------------|-----------------|------------------|----------------|-----------------|------------|--------------|--------------|---------------|
| | | Unfranked | Franked | Franking Credits | Foreign Income | Foreign Credits | NZ Credits | TFN Withheld | Non-Resident | LIC Deduction |
| Shares in Listed Companies (Australian) | | | | | | | | | | |
| AGL.AX AGL Energy Limited. | | | | | | | | | | |
| 20/09/2019 | 1,280.00 | 256.00 | 1,024.00 | 438.86 | | | | | | |
| 27/03/2020 | 940.00 | 188.00 | 752.00 | 322.29 | | | | | | |
| | 2,220.00 | 444.00 | 1,776.00 | 761.15 | | | | | | |
| ANZ.AX Australia And New Zealand Banking Group Limited | | | | | | | | | | |
| 01/07/2019 | 1,600.00 | 0.00 | 1,600.00 | 685.71 | | | | | | |
| 18/12/2019 | 1,600.00 | 480.00 | 1,120.00 | 480.00 | | | | | | |
| | 3,200.00 | 480.00 | 2,720.00 | 1,165.71 | | | | | | |
| CBA.AX Commonwealth Bank Of Australia. | | | | | | | | | | |
| 26/09/2019 | 695.31 | 0.00 | 695.31 | 297.99 | | | | | | |
| | 695.31 | 0.00 | 695.31 | 297.99 | | | | | | |
| | 6,115.31 | 924.00 | 5,191.31 | 2,224.85 | | | | | | |

VNEC SUPERFUND

Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

| Date | Net Payment Received | Australian Income | | | Foreign Income | | | Withheld | | |
|-------|----------------------|-------------------|----------|------------------|----------------|-----------------|------------|--------------|--------------|---------------|
| | | Unfranked | Franked | Franking Credits | Foreign Income | Foreign Credits | NZ Credits | TFN Withheld | Non-Resident | LIC Deduction |
| TOTAL | 6,115.31 | 924.00 | 5,191.31 | 2,224.85 | | | | | | |

Tax Return Reconciliation

| | Totals | Tax Return Label |
|-------------------|----------|------------------|
| Unfranked | 924.00 | J |
| Franked Dividends | 5,191.31 | K |
| Franking Credits | 2,224.85 | L |

VNEC SUPERFUND

Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

| Date | Payment Amount | Gross Interest | TFN Withheld | Foreign Income | Foreign Credits |
|------------------------------------|----------------|----------------|--------------|----------------|-----------------|
| Bank Accounts | | | | | |
| BTPanorama BT Panorama/Westpac CMA | | | | | |
| 31/07/2019 | 50.57 | 50.57 | | | |
| 31/08/2019 | 33.45 | 33.45 | | | |
| 30/09/2019 | 1.41 | 1.41 | | | |
| 31/10/2019 | 1.17 | 1.17 | | | |
| 30/11/2019 | 1.00 | 1.00 | | | |
| 31/12/2019 | 6.82 | 6.82 | | | |
| 31/01/2020 | 15.59 | 15.59 | | | |
| 29/02/2020 | 6.94 | 6.94 | | | |
| 31/03/2020 | 0.80 | 0.80 | | | |
| 30/04/2020 | 0.25 | 0.25 | | | |
| 31/05/2020 | 0.04 | 0.04 | | | |
| 30/06/2020 | 0.04 | 0.04 | | | |
| | 118.08 | 118.08 | | | |
| WBC2926 Westpac 732926 - CMA | | | | | |
| 31/07/2019 | 0.57 | 0.57 | | | |
| 30/08/2019 | 0.26 | 0.26 | | | |
| 30/09/2019 | 0.27 | 0.27 | | | |
| 31/10/2019 | 0.24 | 0.24 | | | |
| 29/11/2019 | 0.12 | 0.12 | | | |
| 17/09/2021 | 14:49:17 | | | | |

VNEC SUPERFUND

Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

| Date | Payment Amount | Gross Interest | TFN Withheld | Foreign Income | Foreign Credits |
|------------------------------|----------------|----------------|--------------|----------------|-----------------|
| 31/12/2019 | 0.14 | 0.14 | | | |
| 31/01/2020 | 0.13 | 0.13 | | | |
| 28/02/2020 | 0.12 | 0.12 | | | |
| 31/03/2020 | 0.09 | 0.09 | | | |
| 30/04/2020 | 0.02 | 0.02 | | | |
| 29/05/2020 | 0.02 | 0.02 | | | |
| 30/06/2020 | 0.02 | 0.02 | | | |
| | 2.00 | 2.00 | | | |
| WBC2934 Westpac 732934 - CMA | | | | | |
| 31/07/2019 | 1.18 | 1.18 | | | |
| 30/08/2019 | 0.66 | 0.66 | | | |
| 30/09/2019 | 0.68 | 0.68 | | | |
| 31/10/2019 | 0.63 | 0.63 | | | |
| 29/11/2019 | 0.42 | 0.42 | | | |
| 31/12/2019 | 0.46 | 0.46 | | | |
| 31/01/2020 | 0.45 | 0.45 | | | |
| 28/02/2020 | 0.41 | 0.41 | | | |
| 31/03/2020 | 0.28 | 0.28 | | | |
| 30/04/2020 | 0.04 | 0.04 | | | |
| 29/05/2020 | 0.04 | 0.04 | | | |
| 30/06/2020 | 0.04 | 0.04 | | | |
| 17/09/2021 | 14:49:17 | | | | |

VNEC SUPERFUND

Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

| Date | Payment Amount | Gross Interest | TFN Withheld | Foreign Income | Foreign Credits |
|---|-----------------|-----------------|--------------|----------------|-----------------|
| | 5.29 | 5.29 | | | |
| | 125.37 | 125.37 | | | |
| Fixed Interest Securities (Australian) | | | | | |
| 22221 Vincent NG - Loan | | | | | |
| 30/06/2020 | 3,942.02 | 3,942.02 | | | |
| | 3,942.02 | 3,942.02 | | | |
| | 3,942.02 | 3,942.02 | | | |
| TOTAL | 4,067.39 | 4,067.39 | | | |

Tax Return Reconciliation

| | Totals | Tax Return Label |
|----------------|----------|------------------|
| Gross Interest | 4,067.39 | 11C |

VNEC SUPERFUND

Market Movement Report

As at 30 June 2020

| Investment | Date | Description | Unrealised | | | | Realised | | | Total |
|--|-------------------|-----------------|-----------------|--------------------------|--------------------|--------------|------------------|-------------------|----------------------|--------------------|
| | | | Units | Accounting Cost Movement | Market Movement | Depreciation | Balance | Consideration | Accounting Cost Base | |
| AGL.AX - AGL Energy Limited. | | | | | | | | | | |
| | 01/07/2019 | Opening Balance | 2,000.00 | 0.00 | 0.00 | 0.00 | 40,020.00 | 0.00 | 0.00 | 0.00 |
| | 20/08/2019 | Revaluation | 0.00 | 0.00 | (1,540.00) | 0.00 | 38,480.00 | 0.00 | 0.00 | 0.00 |
| | 17/12/2019 | Revaluation | 0.00 | 0.00 | 3,220.00 | 0.00 | 41,700.00 | 0.00 | 0.00 | 0.00 |
| | 12/02/2020 | Revaluation | 0.00 | 0.00 | (2,660.00) | 0.00 | 39,040.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2020 | Revaluation | 0.00 | 0.00 | (4,940.00) | 0.00 | 34,100.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2020 | | 2,000.00 | 0.00 | (5,920.00) | 0.00 | 34,100.00 | 0.00 | 0.00 | 0.00 |
| ANZ.AX - Australia And New Zealand Banking Group Limited | | | | | | | | | | |
| | 01/07/2019 | Opening Balance | 2,000.00 | 0.00 | 0.00 | 0.00 | 56,420.00 | 0.00 | 0.00 | 0.00 |
| | 20/08/2019 | Revaluation | 0.00 | 0.00 | (3,060.00) | 0.00 | 53,360.00 | 0.00 | 0.00 | 0.00 |
| | 17/12/2019 | Revaluation | 0.00 | 0.00 | (3,200.00) | 0.00 | 50,160.00 | 0.00 | 0.00 | 0.00 |
| | 12/02/2020 | Revaluation | 0.00 | 0.00 | 2,520.00 | 0.00 | 52,680.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2020 | Revaluation | 0.00 | 0.00 | (15,400.00) | 0.00 | 37,280.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2020 | | 2,000.00 | 0.00 | (19,140.00) | 0.00 | 37,280.00 | 0.00 | 0.00 | 0.00 |
| CBA.AX - Commonwealth Bank Of Australia. | | | | | | | | | | |
| | 01/07/2019 | Opening Balance | 301.00 | 0.00 | 0.00 | 0.00 | 24,916.78 | 0.00 | 0.00 | 0.00 |
| | 20/08/2019 | Purchase | 1,200.00 | 90,291.21 | 0.00 | 0.00 | 115,207.99 | 0.00 | 0.00 | 0.00 |
| | 20/08/2019 | Revaluation | 0.00 | 0.00 | 564.14 | 0.00 | 115,772.13 | 0.00 | 0.00 | 0.00 |
| | 17/12/2019 | Revaluation | 0.00 | 0.00 | 7,159.77 | 0.00 | 122,931.90 | 0.00 | 0.00 | 0.00 |
| | 18/12/2019 | Disposal | (1,200.00) | (90,291.21) | 0.00 | 0.00 | 32,640.69 | 97,512.62 | 90,291.21 | 7,221.41 |
| | 18/12/2019 | Writeback | 0.00 | 0.00 | (3,177.30) | 0.00 | 29,463.39 | 0.00 | 0.00 | 0.00 |
| | 20/12/2019 | Disposal | (301.00) | (20,942.51) | 0.00 | 0.00 | 8,520.88 | 24,624.78 | 20,942.51 | 3,682.27 |
| | 20/12/2019 | Writeback | 0.00 | 0.00 | (796.97) | 0.00 | 7,723.91 | 0.00 | 0.00 | 0.00 |
| | 12/02/2020 | Revaluation | 0.00 | 0.00 | (7,723.91) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2020 | | 0.00 | (20,942.51) | (3,974.27) | 0.00 | 0.00 | 122,137.40 | 111,233.72 | 10,903.68 |
| Total Market Movement | | | | | (29,034.27) | | | | B22 10,903.68 | (18,130.59) |

VNEC SUPERFUND
30-Jun-20

Benchmark Interest Rate

5.37%

| | Opening balance | Withdrawals | Repayments | Interest | Closing balance |
|-----------|-----------------|-------------------|------------|-----------------|-------------------|
| July | - | | | - | - |
| August | - | 26,000.00 | | - | 26,000.00 |
| September | 26,000.00 | | | 116.35 | 26,116.35 |
| October | 26,116.35 | | | 116.87 | 26,233.22 |
| November | 26,233.22 | | | 117.39 | 26,350.61 |
| December | 26,350.61 | 55,000.00 | | 117.92 | 81,468.53 |
| January | 81,468.53 | | | 364.57 | 81,833.11 |
| February | 81,833.11 | 70,000.00 | | 366.20 | 152,199.31 |
| March | 152,199.31 | | | 681.09 | 152,880.40 |
| April | 152,880.40 | | | 684.14 | 153,564.54 |
| May | 153,564.54 | | | 687.20 | 154,251.74 |
| June | 154,251.74 | | | 690.28 | 154,942.02 |
| | | 151,000.00 | - | 3,942.02 | 154,942.02 |

ODYSSEY ODYSSEY ODYSSEY
Odyssey Odyssey Odyssey
Odyssey Odyssey Odyssey



F. SOURCE DOCUMENTS



Statement Period
28 June 2019 - 31 July 2019

Westpac DIY Super Working Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,230.47 |
| Total Credits | + \$0.57 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,231.04 |

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 | | | 3,230.47 |
| 31/07/19 | Interest Paid | | 0.57 | 3,231.04 |
| 31/07/19 | CLOSING BALANCE | | | 3,231.04 |

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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 032-055 73-2926

Transaction fee(s) period 01 JUN 2019 to 30 JUN 2019

| |
|-----------------|
| Total \$0.00 |
|-----------------|

ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

For account: 2055/732926

Total interest credited

\$6.12

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.

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Statement Period
31 July 2019 - 30 August 2019

Westpac DIY Super Working Account

Account Name
**NG & CHOW PTY LTD ATF VNEC
SUPERFUND**

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,231.04 |
| Total Credits | + \$0.26 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,231.30 |

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 | | | 3,231.04 |
| 30/08/19 | Interest Paid | | 0.26 | 3,231.30 |
| 30/08/19 | CLOSING BALANCE | | | 3,231.30 |

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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 032-055 73-2926

Transaction fee(s) period 01 JUL 2019 to 31 JUL 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.

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Statement Period
30 August 2019 - 30 September 2019

Westpac DIY Super Working Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,231.30 |
| Total Credits | + \$0.27 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,231.57 |

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 | | | 3,231.30 |
| 30/09/19 | Interest Paid | | 0.27 | 3,231.57 |
| 30/09/19 | CLOSING BALANCE | | | 3,231.57 |

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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 032-055 73-2926

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Statement Period
30 September 2019 - 31 October 2019

Westpac DIY Super Working Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,231.57 |
| Total Credits | + \$0.24 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,231.81 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 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 | | | 3,231.57 |
| 31/10/19 | Interest Paid | | 0.24 | 3,231.81 |
| 31/10/19 | CLOSING BALANCE | | | 3,231.81 |

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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 032-055 73-2926

Transaction fee(s) period 01 SEP 2019 to 30 SEP 2019

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Statement Period
31 October 2019 - 29 November 2019

Westpac DIY Super Working Account

Account Name
**NG & CHOW PTY LTD ATF VNEC
SUPERFUND**

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,231.81 |
| Total Credits | + \$0.12 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,231.93 |

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 | | | 3,231.81 |
| 29/11/19 | Interest Paid | | 0.12 | 3,231.93 |
| 29/11/19 | CLOSING BALANCE | | | 3,231.93 |

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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 032-055 73-2926

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Statement Period
29 November 2019 - 31 December 2019

Westpac DIY Super Working Account

Account Name
**NG & CHOW PTY LTD ATF VNEC
SUPERFUND**

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,231.93 |
| Total Credits | + \$0.14 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,232.07 |

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 | | | 3,231.93 |
| 31/12/19 | Interest Paid | | 0.14 | 3,232.07 |
| 31/12/19 | CLOSING BALANCE | | | 3,232.07 |

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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 032-055 73-2926

Transaction fee(s) period 01 NOV 2019 to 30 NOV 2019

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 December 2019 - 31 January 2020

Westpac DIY Super Working Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,232.07 |
| Total Credits | + \$3.35 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,235.42 |

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 | | | 3,232.07 |
| 17/01/20 | Deposit Ato Ato001000012252777 | | 3.22 | 3,235.29 |
| 31/01/20 | Interest Paid | | 0.13 | 3,235.42 |
| 31/01/20 | CLOSING BALANCE | | | 3,235.42 |

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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 032-055 73-2926

Transaction fee(s) period 01 DEC 2019 to 31 DEC 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.

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 January 2020 - 28 February 2020

Westpac DIY Super Working Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,235.42 |
| Total Credits | + \$0.12 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,235.54 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 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 | | | 3,235.42 |
| 28/02/20 | Interest Paid | | 0.12 | 3,235.54 |
| 28/02/20 | CLOSING BALANCE | | | 3,235.54 |

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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 032-055 73-2926

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 February 2020 - 31 March 2020

Westpac DIY Super Working Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,235.54 |
| Total Credits | + \$0.09 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,235.63 |

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 | | | 3,235.54 |
| 31/03/20 | Interest Paid | | 0.09 | 3,235.63 |
| 31/03/20 | CLOSING BALANCE | | | 3,235.63 |

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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 032-055 73-2926

Transaction fee(s) period 01 FEB 2020 to 29 FEB 2020

| |
|-----------------|
| 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.

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 March 2020 - 30 April 2020

Westpac DIY Super Working Account

Account Name
**NG & CHOW PTY LTD ATF VNEC
SUPERFUND**

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,235.63 |
| Total Credits | + \$0.02 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,235.65 |

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 | | | 3,235.63 |
| 30/04/20 | Interest Paid | | 0.02 | 3,235.65 |
| 30/04/20 | CLOSING BALANCE | | | 3,235.65 |

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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 032-055 73-2926

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 April 2020 - 29 May 2020

Westpac DIY Super Working Account

Account Name
**NG & CHOW PTY LTD ATF VNEC
SUPERFUND**

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,235.65 |
| Total Credits | + \$0.02 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,235.67 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 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 | | | 3,235.65 |
| 29/05/20 | Interest Paid | | 0.02 | 3,235.67 |
| 29/05/20 | CLOSING BALANCE | | | 3,235.67 |

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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 032-055 73-2926

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Statement Period
29 May 2020 - 30 June 2020

Westpac DIY Super Working Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 926

| | |
|-----------------|--------------|
| Opening Balance | + \$3,235.67 |
| Total Credits | + \$0.02 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$3,235.69 |

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

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| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|----------|---------------------------|-------|--------|----------|
| 29/05/20 | STATEMENT OPENING BALANCE | | | 3,235.67 |
| 30/06/20 | Interest Paid | | 0.02 | 3,235.69 |
| 30/06/20 | CLOSING BALANCE | | | 3,235.69 |

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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 032-055 73-2926

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Statement Period
28 June 2019 - 31 July 2019

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,358.38 |
| Total Credits | + \$1.18 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,359.56 |

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 | | | 5,358.38 |
| 31/07/19 | Interest Paid | | 1.18 | 5,359.56 |
| 31/07/19 | CLOSING BALANCE | | | 5,359.56 |

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**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 032-055 73-2934

Transaction fee(s) period 01 JUN 2019 to 30 JUN 2019

| |
|-----------------|
| Total \$0.00 |
|-----------------|

**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019**

For account: 2055/732934

Total interest credited

\$48.41

These details are provided for your records and taxation purposes

MORE INFORMATION

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Statement Period
31 July 2019 - 30 August 2019

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,359.56 |
| Total Credits | + \$0.66 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,360.22 |

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 | | | 5,359.56 |
| 30/08/19 | Interest Paid | | 0.66 | 5,360.22 |
| 30/08/19 | CLOSING BALANCE | | | 5,360.22 |

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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 032-055 73-2934

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Statement Period
30 August 2019 - 30 September 2019

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,360.22 |
| Total Credits | + \$0.68 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,360.90 |

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 | | | 5,360.22 |
| 30/09/19 | Interest Paid | | 0.68 | 5,360.90 |
| 30/09/19 | CLOSING BALANCE | | | 5,360.90 |

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**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 032-055 73-2934

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 September 2019 - 31 October 2019

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,360.90 |
| Total Credits | + \$0.63 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,361.53 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 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 | | | 5,360.90 |
| 31/10/19 | Interest Paid | | 0.63 | 5,361.53 |
| 31/10/19 | CLOSING BALANCE | | | 5,361.53 |

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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 032-055 73-2934

Transaction fee(s) period 01 SEP 2019 to 30 SEP 2019

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 October 2019 - 29 November 2019

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,361.53 |
| Total Credits | + \$0.42 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,361.95 |

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 | | | 5,361.53 |
| 29/11/19 | Interest Paid | | 0.42 | 5,361.95 |
| 29/11/19 | CLOSING BALANCE | | | 5,361.95 |

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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 032-055 73-2934

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

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Statement Period
29 November 2019 - 31 December 2019

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,361.95 |
| Total Credits | + \$0.46 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,362.41 |

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 | | | 5,361.95 |
| 31/12/19 | Interest Paid | | 0.46 | 5,362.41 |
| 31/12/19 | CLOSING BALANCE | | | 5,362.41 |

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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 032-055 73-2934

Transaction fee(s) period 01 NOV 2019 to 30 NOV 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.

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Statement Period
31 December 2019 - 31 January 2020

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,362.41 |
| Total Credits | + \$0.45 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,362.86 |

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 | | | 5,362.41 |
| 31/01/20 | Interest Paid | | 0.45 | 5,362.86 |
| 31/01/20 | CLOSING BALANCE | | | 5,362.86 |

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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 032-055 73-2934

Transaction fee(s) period 01 DEC 2019 to 31 DEC 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.

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Statement Period
31 January 2020 - 28 February 2020

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,362.86 |
| Total Credits | + \$0.41 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,363.27 |

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 | 0.10 % | 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 | | | 5,362.86 |
| 28/02/20 | Interest Paid | | 0.41 | 5,363.27 |
| 28/02/20 | CLOSING BALANCE | | | 5,363.27 |

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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 032-055 73-2934

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

| |
|-----------------|
| 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.

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 February 2020 - 31 March 2020

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,363.27 |
| Total Credits | + \$0.28 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,363.55 |

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 | | | 5,363.27 |
| 31/03/20 | Interest Paid | | 0.28 | 5,363.55 |
| 31/03/20 | CLOSING BALANCE | | | 5,363.55 |

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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 032-055 73-2934

Transaction fee(s) period 01 FEB 2020 to 29 FEB 2020

| |
|-----------------|
| 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.

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Statement Period
31 March 2020 - 30 April 2020

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,363.55 |
| Total Credits | + \$0.04 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,363.59 |

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 | | | 5,363.55 |
| 30/04/20 | Interest Paid | | 0.04 | 5,363.59 |
| 30/04/20 | CLOSING BALANCE | | | 5,363.59 |

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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 032-055 73-2934

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Statement Period
30 April 2020 - 29 May 2020

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,363.59 |
| Total Credits | + \$0.04 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,363.63 |

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 | | | 5,363.59 |
| 29/05/20 | Interest Paid | | 0.04 | 5,363.63 |
| 29/05/20 | CLOSING BALANCE | | | 5,363.63 |

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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 032-055 73-2934

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Statement Period
29 May 2020 - 30 June 2020

Westpac DIY Super Savings Account

Account Name
NG & CHOW PTY LTD ATF VNEC
SUPERFUND

Customer ID
5720 2182 NG & CHOW PTY LTD

BSB Account Number
032-055 732 934

| | |
|-----------------|--------------|
| Opening Balance | + \$5,363.63 |
| Total Credits | + \$0.04 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$5,363.67 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 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 | | | 5,363.63 |
| 30/06/20 | Interest Paid | | 0.04 | 5,363.67 |
| 30/06/20 | CLOSING BALANCE | | | 5,363.67 |

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 032-055 73-2934

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

| |
|-----------------|
| Total \$0.00 |
|-----------------|

MORE INFORMATION

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Portfolio valuation

As at 30 Jun 2020

Cash \$4,593.93 6.05%

| Investment | Rate p.a. | Balance | Total portfolio |
|---|-----------|-------------------|-----------------|
|  Cash Management Account | 0.01% | \$4,593.93 | 6.05% |
| Outstanding cash | | \$0.00 | 0.00% |
| Income accrued | | \$0.00 | 0.00% |
| Total cash balance | | \$4,593.93 | 6.05% |

Listed securities \$71,380.00 93.95%

| Investment | Last price | Quantity | CGT cost base | Estimated gain/loss | Market value | Total portfolio |
|--|--------------------------|----------|---------------|---------------------------|--------------------|-----------------|
| AGL · AGL Energy Limited | \$17.05 (30 Jun 2020) | 2,000 | \$49,247.09 | -\$15,147.09 (-30.76%) | \$34,100.00 | 44.88% |
| ANZ · ANZ Banking Grp Ltd | \$18.64 (30 Jun 2020) | 2,000 | \$57,212.87 | -\$19,932.87 (-34.84%) | \$37,280.00 | 49.07% |
| Income accrued | - | | | | \$0.00 | 0.00% |
| Total listed securities balance | | | | | \$71,380.00 | 93.95% |

Total portfolio value \$75,973.93 100%

Portfolio valuation

As at 30 Jun 2020

Due to rounding, percentages may not add up to 100%. The information contained in this report is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is an overview only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees, or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. In particular, no guarantee or warranty is given in relation to the quality or accuracy of any information provided by third parties (including data from accounting software providers, your accountant and your financial adviser) and no responsibility or liability is accepted for any loss or damage you may suffer arising directly or indirectly as a result of your reliance on, or use of, that information. This disclaimer is subject to any requirement of the law.

External asset information is based on information you have manually entered or is sourced from accounting software you have connected to this Panorama account and may not be current or complete at the nominated valuation date. Information sourced from accounting software excludes assets held in all Panorama accounts.

For assets held on Panorama, the latest available exit price for unlisted managed funds and the latest intraday last sale price (up to 20 minutes delayed) for listed securities are used as the market value, for the report request date. For external assets manually entered, where these assets are also available for investment on Panorama the same pricing methodology will be used as per assets held on Panorama. Where manually entered external assets are not available on Panorama the user must maintain the price and value. For external assets displayed utilising accounting software connection the asset price and value is sourced from the accounting software.



Account details

VNEC SUPERFUND
SMSF
BT Panorama Investments
120141312



Primary contact

Vincent Ng
+61 405 683 101
8a Beresford Avenue Beverly Hills
New South Wales 2209



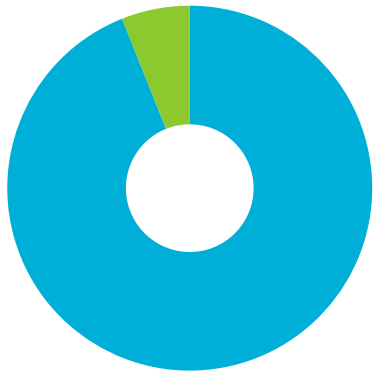
Adviser

Panorama Support
1300 784 207
Panorama Direct

Portfolio asset allocation

As at 30 Jun 2020

Portfolio valuation
 \$75,973.93



| | | |
|---------------------|--------------------|-------------|
| ● Australian shares | \$71,380.00 | 93.95% |
| ● Cash | \$4,593.93 | 6.05% |
| Group totals | \$75,973.93 | 100% |

Cash

\$4,593.93

| Investment | Cash | Australian shares | International shares | Australian property | International property | Australian fixed interest | International fixed interest | Other | Total |
|-------------------------|-------------------------|-------------------|----------------------|---------------------|------------------------|---------------------------|------------------------------|----------|-------------------|
| Cash Management Account | \$4,593.93 (100.00%) | - | - | - | - | - | - | - | \$4,593.93 |
| Cash Total | \$4,593.93 | - | - | - | - | - | - | - | \$4,593.93 |

Listed securities

\$71,380.00

Portfolio asset allocation

As at 30 Jun 2020

[← Table continued from previous page](#)

| Investment | Cash | Australian shares | International shares | Australian property | International property | Australian fixed interest | International fixed interest | Other | Total |
|--------------------------------|------|--------------------------|----------------------|---------------------|------------------------|---------------------------|------------------------------|-------|--------------------|
| AGL · AGL Energy Limited | - | \$34,100.00 (100.00%) | - | - | - | - | - | - | \$34,100.00 |
| ANZ · ANZ Banking Grp Ltd | - | \$37,280.00 (100.00%) | - | - | - | - | - | - | \$37,280.00 |
| Listed securities Total | - | \$71,380.00 | - | - | - | - | - | - | \$71,380.00 |

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This report does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position.

Page 2 of 2

Portfolio asset allocation created 12 Mar 2021, 08:43 AM AEDT



Account details

VNEC SUPERFUND
SMSF
BT Panorama Investments
120141312



Primary contact

Vincent Ng
+61 405 683 101
8a Beresford Avenue Beverly Hills
New South Wales 2209



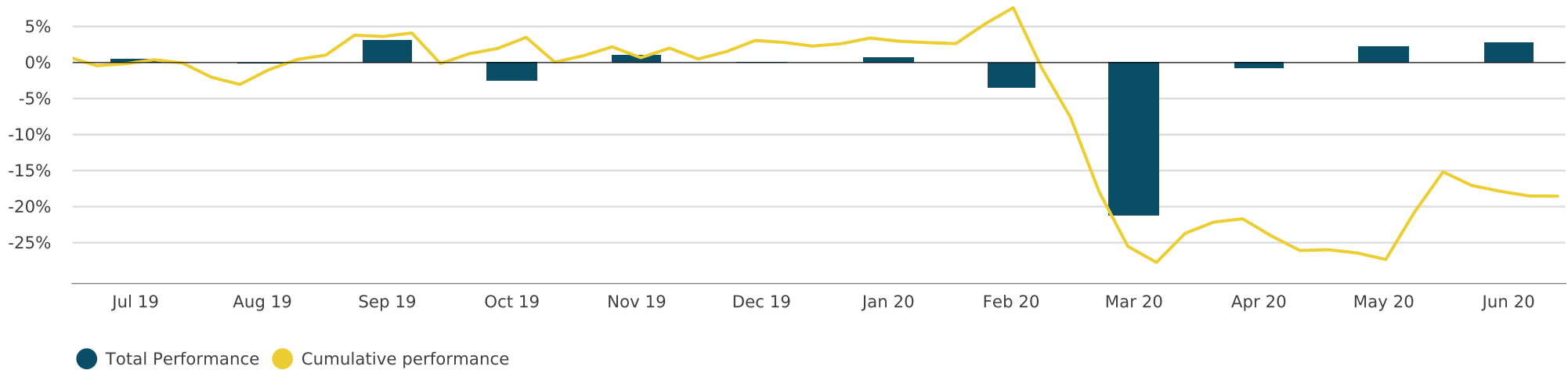
Adviser

Panorama Support
1300 784 207
Panorama Direct

Account performance

01 Jul 2019 to 30 Jun 2020

Your account performance
 (before fees)



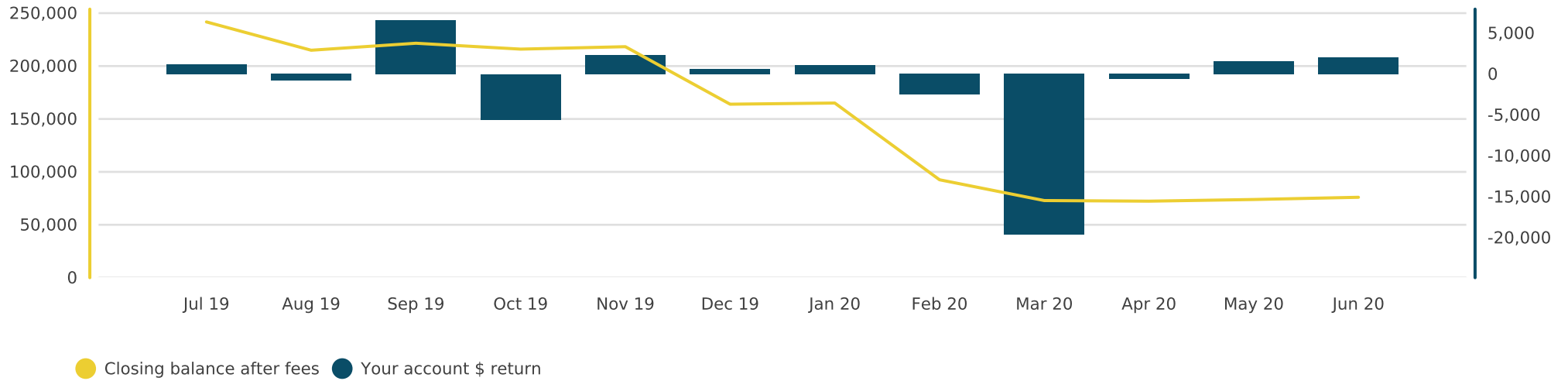
| Your account returns | Jul 19 | Aug 19 | Sep 19 | Oct 19 | Nov 19 | Dec 19 | Jan 20 | Feb 20 | Mar 20 | Apr 20 | May 20 | Jun 20 | Period return | Since inception |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|---------------|-----------------|
| Total performance | 0.51% | -0.08% | 3.09% | -2.52% | 1.07% | 0.08% | 0.67% | -3.46% | -21.22% | -0.80% | 2.18% | 2.81% | -18.51% | -4.53% |
| Capital return | 0.49% | -0.93% | 3.09% | -2.52% | 0.32% | 0.08% | 0.66% | -4.41% | -21.22% | -0.80% | 2.18% | 2.81% | -20.61% | -8.16% |
| Income return | 0.02% | 0.85% | 0.00% | 0.00% | 0.74% | 0.00% | 0.01% | 0.95% | 0.00% | 0.00% | 0.00% | 0.00% | 2.10% | 3.62% |

^ Indicates a partial period due to your selected date range.

Account performance

01 Jul 2019 to 30 Jun 2020

Your account \$ return (after fees)



| | Jul 19 | Aug 19 | Sep 19 | Oct 19 | Nov 19 | Dec 19 | Jan 20 | Feb 20 | Mar 20 | Apr 20 | May 20 | Jun 20 | Period return | Since inception |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|---------------|-----------------|
| Opening balance | \$240,484 | \$241,710 | \$214,949 | \$221,569 | \$215,993 | \$218,296 | \$163,950 | \$165,045 | \$92,532 | \$72,893 | \$72,313 | \$73,893 | \$240,484 | \$0 |
| Inflows | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$225,000 |
| Outflows | \$0 | -\$26,000 | \$0 | \$0 | \$0 | -\$55,000 | \$0 | -\$70,000 | \$0 | \$0 | \$0 | \$0 | -\$151,000 | -\$151,000 |
| Income | \$50 | \$2,008 | \$1 | \$1 | \$1,601 | \$6 | \$15 | \$946 | \$0 | \$0 | \$0 | \$0 | \$4,633 | \$23,402 |
| Expenses | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Market movement | \$1,175 | -\$2,769 | \$6,631 | -\$5,577 | \$702 | \$646 | \$1,080 | -\$3,460 | -\$19,640 | -\$580 | \$1,580 | \$2,080 | -\$18,130 | -\$21,377 |
| Closing balance before fees | \$241,710 | \$214,949 | \$221,582 | \$215,993 | \$218,296 | \$163,950 | \$165,045 | \$92,532 | \$72,893 | \$72,313 | \$73,893 | \$75,973 | \$75,986 | \$76,024 |
| Fees | \$0 | \$0 | -\$13 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | -\$13 | -\$50 |
| Closing balance after fees | \$241,710 | \$214,949 | \$221,569 | \$215,993 | \$218,296 | \$163,950 | \$165,045 | \$92,532 | \$72,893 | \$72,313 | \$73,893 | \$75,973 | \$75,973 | \$75,973 |
| Your account \$ return | \$1,226 | -\$760 | \$6,620 | -\$5,576 | \$2,303 | \$653 | \$1,095 | -\$2,513 | -\$19,639 | -\$579 | \$1,580 | \$2,080 | -\$13,510 | \$1,973 |

^ Indicates a partial period due to your selected date range.

Account performance

01 Jul 2019 to 30 Jun 2020

Notes

1. Total performance for the account can be displayed before or after fees. Where total performance is displayed after fees, it reflects the return after any advice, licensee and administration fees you have directed us to pay on your behalf (except for adviser establishment fees), and investment management fees deducted by the responsible entity, in respect of any investments you have in a managed portfolio. Returns do not take into account tax that may be payable (apart from withholding tax).

2. The capital return reflects the return from realised plus unrealised capital gains (and losses) on this Panorama account. The income return is equal to the total performance minus the capital return.

3. Where a benchmark has been selected, the active return is calculated as the difference between the (selected) benchmark and the total performance return.

4. The account performance inception date is 21 July 2017.

5. Performance is annualised for any period longer than 1 year.

More information

If you have any questions or require further information please contact your adviser.

Disclaimer

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Account performance created 12 Mar 2021, 08:43 AM AEDT



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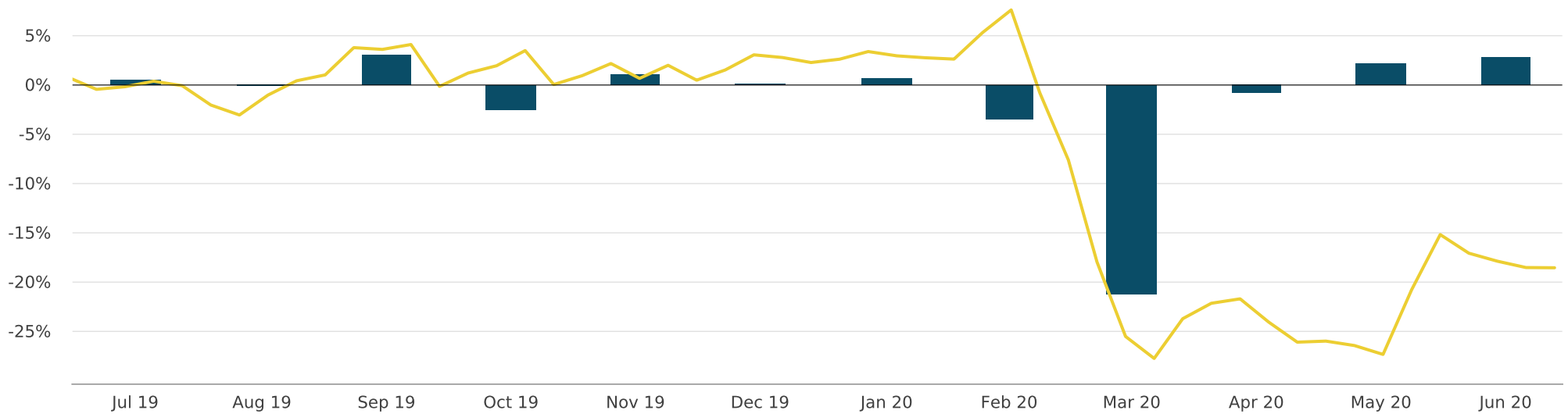
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Portfolio performance

01 Jul 2019 to 30 Jun 2020

Your account performance
 (before fees)

Period return ↓ -18.51 (before fees) | Since inception ↓ -4.53% (before fees)



● Total performance ● Cumulative performance
 ^ Indicates a partial period due to your selected date range.

| Investment | Opening balance | Market movement | Closing balance | Net income | Performance |
|-----------------|-----------------|-----------------|-----------------|------------|--------------|
| Total portfolio | \$240,484.16 | -\$18,130.59 | \$75,973.93 | \$4,633.39 | -\$13,497.20 |

Cash

| Investment | Opening balance | Purchases (inflows) | Sales (outflows) | Market movement | Closing balance | Net income | Performance \$ | Performance % | Period of days |
|-------------------------|---------------------|---------------------|------------------|-----------------|-------------------|-----------------|-----------------|---------------|----------------|
| Cash Management Account | \$119,127.38 | \$126,652.71 | -\$241,304.24 | \$0.00 | \$4,593.93 | \$118.08 | \$118.08 | 0.25% | 366 |
| Total cash | \$119,127.38 | | | \$0.00 | \$4,593.93 | \$118.08 | \$118.08 | | |

Portfolio performance

01 Jul 2019 to 30 Jun 2020

Listed securities

| Investment | Opening balance | Purchases (inflows) | Sales (outflows) | Market movement | Closing balance | Net income | Performance \$ | Performance % | Period of days |
|--|---------------------|---------------------|------------------|---------------------|--------------------|-------------------|---------------------|----------------|----------------|
| AGL - AGL Energy Limited | \$40,020.00 | \$0.00 | \$0.00 | -\$5,920.00 | \$34,100.00 | \$2,220.00 | -\$3,700.00 | -9.72% | 366 |
| ANZ - ANZ Banking Grp Ltd | \$56,420.00 | \$0.00 | \$0.00 | -\$19,140.00 | \$37,280.00 | \$1,600.00 | -\$17,540.00 | -31.80% | 366 |
| CBA - Commonwealth Bank of Australia | \$24,916.78 | \$90,291.21 | -\$122,137.40 | \$6,929.41 | \$0.00 | \$695.31 | \$7,624.72 | 0.63% | 170 |
| Total listed securities | \$121,356.78 | | | -\$18,130.59 | \$71,380.00 | \$4,515.31 | -\$13,615.28 | | |
| Total performance before admin & adviser fees | | | | | | | -\$13,497.20 | -18.51% | |
| Since first account inflow (21 Jul 2017) | | | | | | | | -4.53% | |
| Total performance after admin & adviser fees | | | | | | | -\$13,510.23 | -18.51% | |
| Since first account inflow (21 Jul 2017) | | | | | | | | -4.53% | |

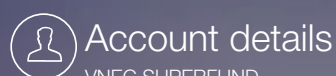
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Portfolio performance is calculated using a Time Weighted Rate of Return. Returns are not annualised for periods less than 12 months. Past performance is not a reliable indicator of future performance.

You should consider the suitability of comparing the portfolio performance to the performance of a particular benchmark. Comparisons to a benchmark should generally only be made where the portfolio and the benchmark have sufficiently similar risk / return profiles. For example, it is unlikely to be appropriate to compare the performance of a portfolio of Australian shares to the performance of a cash based benchmark.

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Periodic portfolio performance

for the period ended 28 Feb 2021

Your account performance

Cash

| Investment | 3 months | 6 months | 1 year | 3 years p.a. | 5 years p.a. |
|--|--------------|--------------|--------------|--------------|--------------|
| *Cash | 0.00% | 0.00% | 0.03% | 0.58% | - |
| * Cash includes performance returns for BT Cash and Cash Management Account. BT Cash changed to Cash Management Account on 14/10/2017. | | | | | |
| Total cash | 0.00% | 0.00% | 0.03% | 0.58% | - |

Listed securities

| Investment | 3 months | 6 months | 1 year | 3 years p.a. | 5 years p.a. |
|---|---------------|--------------|----------------|---------------|--------------|
| AGL · AGL Energy Limited | -27.63% | -33.99% | -47.23% | -19.71% | - |
| ANZ · ANZ Banking Grp Ltd | 15.59% | 45.71% | 8.75% | 1.54% | - |
| CBA · Commonwealth Bank of Australia | - | - | - | 4.95% | - |
| Total listed securities | -0.93% | 9.23% | -15.95% | -4.85% | - |

Periodic portfolio performance

for the period ended 28 Feb 2021

| Investment | 3 months | 6 months | 1 year | 3 years p.a. | 5 years p.a. |
|--|---------------|--------------|----------------|---------------|--------------|
| Total performance before admin & adviser fees | -0.87% | 8.88% | -14.96% | -3.35% | - |
| Since first account inflow (21 Jul 2017) -2.77% | | | | | |
| Total performance after admin & adviser fees | -0.87% | 8.88% | -14.96% | -3.35% | - |
| Since first account inflow (21 Jul 2017) -2.77% | | | | | |

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Portfolio movements

01 Jul 2019 to 30 Jun 2020

| | |
|---|---------------|
| Opening portfolio value 01 Jul 2019 | \$240,484.16 |
| Inflows | \$0.00 |
| Deposits to cash | \$0.00 |
| Asset transfers / transfers to portfolios | \$0.00 |
| Outflows | -\$151,000.00 |
| Payments from cash | -\$151,000.00 |
| Asset transfers / transfers from portfolios | \$0.00 |
| Income on investments | \$4,633.39 |
| Cash income | \$118.08 |
| Listed security income | \$4,515.31 |
| Other income | \$0.00 |
| Expenses | -\$13.03 |
| Expense recovery | -\$13.03 |
| Legislative | -\$13.03 |
| Market movement | -\$18,130.59 |
| Closing portfolio value 30 Jun 2020 | \$75,973.93 |

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Cash statement

01 Jul 2019 to 30 Jun 2020

| Date | Description | Credit | Debit | Balance |
|-------------|---|-------------|-------------|--------------|
| 30 Jun 2020 | Interest payment for Cash Management Account | \$0.04 | | \$4,593.93 |
| 31 May 2020 | Interest payment for Cash Management Account | \$0.04 | | \$4,593.89 |
| 30 Apr 2020 | Interest payment for Cash Management Account | \$0.25 | | \$4,593.85 |
| 31 Mar 2020 | Interest payment for Cash Management Account | \$0.80 | | \$4,593.60 |
| 27 Mar 2020 | Dividend 2,000 AGL Energy Limited (AGL) @ \$0.47 | \$940.00 | | \$4,592.80 |
| 29 Feb 2020 | Interest payment for Cash Management Account | \$6.94 | | \$3,652.80 |
| 13 Feb 2020 | Payment to Westpac Choice pano to choice Receipt no. 75968050 | | \$70,000.00 | \$3,645.86 |
| 31 Jan 2020 | Interest payment for Cash Management Account | \$15.59 | | \$73,645.86 |
| 31 Dec 2019 | Interest payment for Cash Management Account | \$6.82 | | \$73,630.27 |
| 20 Dec 2019 | Sell 301 Commonwealth Bank of Australia (CBA) @ \$81.90. Transaction fee \$27.12. | \$24,624.78 | | \$73,623.45 |
| 18 Dec 2019 | Payment to Westpac Choice bt pan to choice Receipt no. 70176481 | | \$55,000.00 | \$48,998.67 |
| 18 Dec 2019 | Sell 1,200 Commonwealth Bank of Australia (CBA) @ \$81.35. Transaction fee \$107.38. | \$97,512.62 | | \$103,998.67 |
| 18 Dec 2019 | Dividend 2,000 ANZ Banking Grp Ltd (ANZ) @ \$0.80 | \$1,600.00 | | \$6,486.05 |
| 30 Nov 2019 | Interest payment for Cash Management Account | \$1.00 | | \$4,886.05 |
| 31 Oct 2019 | Interest payment for Cash Management Account | \$1.17 | | \$4,885.05 |
| 30 Sep 2019 | Interest payment for Cash Management Account | \$1.41 | | \$4,883.88 |
| 26 Sep 2019 | Dividend 301 Commonwealth Bank of Australia (CBA) @ \$2.31 | \$695.31 | | \$4,882.47 |
| 20 Sep 2019 | Dividend 2,000 AGL Energy Limited (AGL) @ \$0.64 | \$1,280.00 | | \$4,187.16 |
| 19 Sep 2019 | Expense recovery - Legislative | | \$13.03 | \$2,907.16 |
| 31 Aug 2019 | Interest payment for Cash Management Account | \$33.45 | | \$2,920.19 |
| 21 Aug 2019 | Payment to Westpac Choice BT to Choice Receipt no. 57882259 | | \$26,000.00 | \$2,886.74 |
| 20 Aug 2019 | Buy 1,200 Commonwealth Bank of Australia (CBA) @ \$75.16. Transaction fee \$99.21. | | \$90,291.21 | \$28,886.74 |
| 31 Jul 2019 | Interest payment for Cash Management Account | \$50.57 | | \$119,177.95 |
| 01 Jul 2019 | Dividend 2,000 ANZ Banking Grp Ltd (ANZ) @ \$0.80 | \$1,600.00 | | \$119,127.38 |

Cash statement

01 Jul 2019 to 30 Jun 2020

VNEC SUPERFUND - SMSF

BT Panorama Investments

Account ID 120141312

BSB 262786 Account number 120141312

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Cash statement created 12 Mar 2021, 08:43 AM AEDT



Account details

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Transaction history

From 01 Jul 2019 to 30 Jun 2020

| Trade date | Settlement date | Investment type | Security | Description | Transaction type | Units | Net amount |
|-------------|-----------------|-------------------------|---|---|------------------|-------|--------------|
| 30 Jun 2020 | 30 Jun 2020 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$0.04 |
| 31 May 2020 | 31 May 2020 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$0.04 |
| 30 Apr 2020 | 30 Apr 2020 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$0.25 |
| 31 Mar 2020 | 31 Mar 2020 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$0.80 |
| 29 Feb 2020 | 29 Feb 2020 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$6.94 |
| 26 Feb 2020 | 27 Mar 2020 | Cash Management Account | AGL · AGL Energy Limited | Dividend 2,000 AGL Energy Limited (AGL) @ \$0.47 | Income | | \$940.00 |
| 13 Feb 2020 | 13 Feb 2020 | Cash Management Account | | Payment to Westpac Choice - pano to choice | Payment | | -\$70,000.00 |
| 31 Jan 2020 | 31 Jan 2020 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$15.59 |
| 31 Dec 2019 | 31 Dec 2019 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$6.82 |
| 18 Dec 2019 | 20 Dec 2019 | Listed security | CBA · Commonwealth Bank of Australia | Sell 301 Commonwealth Bank of Australia (CBA) @ \$81.90. Transaction fee \$27.12. | Sell | -301 | |
| | | Cash Management Account | | Sell 301 Commonwealth Bank of Australia (CBA) @ \$81.90. Transaction fee \$27.12. | Sell | | \$24,624.78 |
| 18 Dec 2019 | 18 Dec 2019 | Cash Management Account | | Payment to Westpac Choice - bt pan to choice | Payment | | -\$55,000.00 |

Transaction history

From 01 Jul 2019 to 30 Jun 2020

[← Table continued from previous page](#)

| Trade date | Settlement date | Investment type | Security | Description | Transaction type | Units | Net amount |
|-------------|-----------------|-------------------------|---|--|------------------|--------|--------------|
| 16 Dec 2019 | 18 Dec 2019 | Listed security | CBA · Commonwealth Bank of Australia | Sell 1,200 Commonwealth Bank of Australia (CBA) @ \$81.35. Transaction fee \$107.38. | Sell | -1,200 | |
| | | Cash Management Account | | Sell 1,200 Commonwealth Bank of Australia (CBA) @ \$81.35. Transaction fee \$107.38. | Sell | | \$97,512.62 |
| 30 Nov 2019 | 30 Nov 2019 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$1.00 |
| 11 Nov 2019 | 18 Dec 2019 | Cash Management Account | ANZ · ANZ Banking Grp Ltd | Dividend 2,000 ANZ Banking Grp Ltd (ANZ) @ \$0.80 | Income | | \$1,600.00 |
| 31 Oct 2019 | 31 Oct 2019 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$1.17 |
| 30 Sep 2019 | 30 Sep 2019 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$1.41 |
| 19 Sep 2019 | 19 Sep 2019 | Cash Management Account | | Expense recovery - Legislative | Expense | | -\$13.03 |
| 31 Aug 2019 | 31 Aug 2019 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$33.45 |
| 21 Aug 2019 | 20 Sep 2019 | Cash Management Account | AGL · AGL Energy Limited | Dividend 2,000 AGL Energy Limited (AGL) @ \$0.64 | Income | | \$1,280.00 |
| 21 Aug 2019 | 21 Aug 2019 | Cash Management Account | | Payment to Westpac Choice - bt to choice | Payment | | -\$26,000.00 |
| 16 Aug 2019 | 20 Aug 2019 | Listed security | CBA · Commonwealth Bank of Australia | Buy 1,200 Commonwealth Bank of Australia (CBA) @ \$75.16. Transaction fee \$99.21. | Buy | 1,200 | |
| | | Cash Management Account | | Buy 1,200 Commonwealth Bank of Australia (CBA) @ \$75.16. Transaction fee \$99.21. | Buy | | -\$90,291.21 |
| 14 Aug 2019 | 26 Sep 2019 | Cash Management Account | CBA · Commonwealth Bank of Australia | Dividend 301 Commonwealth Bank of Australia (CBA) @ \$2.31 | Income | | \$695.31 |

Transaction history

From 01 Jul 2019 to 30 Jun 2020

[← Table continued from previous page](#)

| Trade date | Settlement date | Investment type | Security | Description | Transaction type | Units | Net amount |
|-------------|-----------------|-------------------------|----------|--|------------------|-------|------------|
| 31 Jul 2019 | 31 Jul 2019 | Cash Management Account | | Interest payment for Cash Management Account | Income | | \$50.57 |

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Realised capital gains

From 01 Jul 2019 to 30 Jun 2020

Listed securities

| Investment | Acquisition date | Disposal date | Quantity sold | Net proceeds | CGT cost base | Reduced cost base | Indexed cost base | Gross gain/loss |
|--------------------------------------|------------------|---------------|---------------|---------------------|---------------------|---------------------|-------------------|---------------------|
| CBA - Commonwealth Bank of Australia | 08 Oct 2018 | 18 Dec 2019 | 301 | \$24,624.78 | \$20,942.51 | \$20,942.51 | - | \$24,624.78 |
| | 16 Aug 2019 | 16 Dec 2019 | 1,200 | \$97,512.62 | \$90,291.21 | \$90,291.21 | - | \$97,512.62 |
| Subtotal | | | 1,501 | \$122,137.40 | \$111,233.72 | \$111,233.72 | \$0.00 | \$122,137.40 |
| Total listed securities | | | | \$122,137.40 | \$111,233.72 | | | \$122,137.40 |

| | | | |
|-------------------------------|--------------------|---------------------|---------------------|
| Total investment types | \$122,137.4 | \$111,233.72 | \$122,137.40 |
|-------------------------------|--------------------|---------------------|---------------------|

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This report provides estimated realised capital gains and losses. It does not provide complete information for tax purposes and should not be relied upon when making decisions about your tax position. The report contains interim information which is subject to change and should not be used as a basis for tax return preparation. Investors and their advisers should consult the annual tax statements for more comprehensive details.

Realised capital gains

From 01 Jul 2019 to 30 Jun 2020



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Unrealised capital gains

28 May 2021

Listed securities

| Investment | Acquisition date | Days held | Last price date | Quantity held | Market value | CGT cost base | Reduced cost base | Indexed cost base | Gross gain/loss |
|--------------------------------|------------------|-----------|-----------------|---------------|--------------------|--------------------|--------------------|-------------------|---------------------|
| AGL - AGL Energy Limited | 26 Jul 2017 | 1,401 | 28 May 2021 | 2,000 | \$16,540.00 | \$49,247.09 | \$49,247.09 | - | -\$32,707.09 |
| Subtotal | | | | 2,000 | \$16,540.00 | \$49,247.09 | \$49,247.09 | \$0.00 | -\$32,707.09 |
| Total listed securities | | | | | \$16,540.00 | \$49,247.09 | | | -\$32,707.09 |

| | | | |
|-------------------------------|--------------------|--------------------|---------------------|
| Total investment types | \$16,540.00 | \$49,247.09 | -\$32,707.09 |
|-------------------------------|--------------------|--------------------|---------------------|

The information contained in this report is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is an overview only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees, or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

This report provides estimated unrealised capital gains and losses. It does not provide complete information for tax purposes and should not be relied upon when making decisions about your tax position. The report contains interim information which is subject to change and should not be used as a basis for tax return preparation. Investors and their advisers should consult the annual tax statements for more comprehensive details.

Unrealised capital gains

28 May 2021



Account details

VNEC SUPERFUND
SMSF
BT Panorama Investments
120141312



Primary contact

Vincent Ng
+61 405 683 101
8a Beresford Avenue Beverly Hills
New South Wales 2209



Adviser

Panorama Support
1300 784 207
Panorama Direct

A.G.L. Energy Limited**AGL**

SECURITY PRICE Security: AGL Price (¢): 1705.0 as at 30/06/2020 SHARE REGISTRY: Link Market Services NSW (02) 8280 7100 1 300 554 474

| DIVIDEND | Sec | Period | Record | Paid | Amount(¢) | Frank(%) | ImpnCr(¢) | LIC(%) | DRP(¢) | Notes |
|----------|-----|----------|----------|----------|-----------|----------|-----------|--------|--------|--|
| Interim | ORD | 31/12/19 | 27/02/20 | 27/03/20 | 47.0000 | 80.00 | 16.11 | | 1822.0 | 80% Franked at the 30% tax rate. |
| Final | ORD | 30/06/19 | 22/08/19 | 20/09/19 | 64.0000 | 80.00 | 21.94 | | 1888.0 | 80% Franked at the 30% tax rate. DRP. |
| Interim | ORD | 31/12/18 | 21/02/19 | 22/03/19 | 55.0000 | 80.00 | 18.86 | | 2150.0 | 80% Franked at the 30% tax rate. DRP. |
| Final | ORD | 30/06/18 | 23/08/18 | 21/09/18 | 63.0000 | 80.00 | 21.60 | | 2047.0 | 80% Franked at the 30% tax rate. DRP at nil% disc. |

2,000 units: D2

***On 20/09/2019:

- + Dividend received = $64/100 * 2,000 = 1,280$
- + Franked div = $1,280 * 80\% = 1,024$
- + Unfranked div = $1,280 * 20\% = 256$
- + Franking credit = $1,024 * 3/7 = 438.86$

 ***On 27/03/2020:

- + Dividend received = $47/100 * 2,000 = 940$
- + Franked div = $940 * 80\% = 752$
- + Unfranked div = $940 * 20\% = 188$
- + Franking credit = $752 * 3/7 = 322.29$

Australia & New Zealand Banking Group Limited

ANZ

SECURITY PRICE Security: ANZ Price (¢): 1864.0 as at 30/06/2020 SHARE REGISTRY: Computershare VIC (03) 9415 4000 1 300 850 505

| DIVIDEND | Sec | Period | Record | Paid | Amount(¢) | Frank(%) | ImpnCr(¢) | LIC(%) | DRP(¢) | Notes |
|----------|-----|----------|----------|----------|-----------|----------|-----------|--------|--------|---|
| Final | ORD | 30/09/19 | 12/11/19 | 18/12/19 | 80.0000 | 70.00 | 24.00 | | 2503.0 | 70% Franked at the 30% tax rate. |
| Interim | ORD | 31/03/19 | 14/05/19 | 1/07/19 | 80.0000 | 100.00 | 34.29 | | 2779.0 | Fully Franked at the 30% tax rate DRP and BSP. |
| Final | ORD | 30/09/18 | 13/11/18 | 18/12/18 | 80.0000 | 100.00 | 34.29 | | 2603.0 | Fully Franked at the 30% tax rate DRP and BSP at nil% disc. |

CORPORATE ACTIONS

| Date | Description / Notes |
|----------|---|
| 22/01/20 | Off-market buy-back of units at \$2.98 each |

2,000 units: D2

***On 01/07/2019:

+ Dividend received = $80/100 * 2,000 = 1,600$

+ Franking credit = $1,600 * 3/7 = 685.71$

***On 18/12/2019:

+ Dividend received = $80/100 * 2,000 = 1,600$

+ Franking credit = $1,600 * 3/7 = 685.71$

Commonwealth Bank of Australia Limited

CBA

| SECURITY PRICE | | Security: CBA | | Price (¢): 6942.0 as at 30/06/2020 | | SHARE REGISTRY: Link Market Services NSW (02) 8280 7100 1 300 554 474 | | | | |
|----------------|-----|---------------|----------|------------------------------------|-----------|---|-----------|--------|--------|--|
| DIVIDEND | Sec | Period | Record | Paid | Amount(¢) | Frank(%) | ImpnCr(¢) | LIC(%) | DRP(¢) | Notes |
| Interim | ORD | 31/12/19 | 20/02/20 | 31/03/20 | 200.0000 | 100.00 | 85.71 | | 7337.0 | Fully Franked at the 30% tax rate |
| Final | ORD | 30/06/19 | 15/08/19 | 26/09/19 | 231.0000 | 100.00 | 99.00 | | 7861.0 | Fully Franked at the 30% tax rate. DRP. |
| Interim | ORD | 31/12/18 | 14/02/19 | 28/03/19 | 200.0000 | 100.00 | 85.71 | | 7321.0 | Fully Franked at the 30% tax rate DRP. |
| Final | ORD | 30/06/18 | 16/08/18 | 28/09/18 | 231.0000 | 100.00 | 99.00 | | 7205.0 | Fully Franked at the 30% tax rate. DRP at nil% disc. |

Do you want an electronic version of this book, including information dating back to 1985? Simply call 1300 300 224 or visit www.cchifirm.com.au.

301 units: D2

*****On 26/09/2019:**

+ Dividend received = $231/100 * 301 = 695.31$

+ Franking credit = $695.31 * 3/7 = 297.99$



THE TRUSTEE FOR VNEC SUPERFUND
8A BERESFORD AV
BEVERLY HILLS NSW 2209

Our reference: 7114151407429
Phone: 13 10 20
ABN: 93 471 226 895

17 January 2020

Superannuation remittance advice

To whom it may concern

An amount of \$3.22 has been forwarded to you from the super guarantee account for THE TRUSTEE FOR VNEC SUPERFUND 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 super guarantee payments 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 super guarantee 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 super guarantee being credited for a 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 **24 February 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 ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: THE TRUSTEE FOR VNEC SUPERFUND
 Tax file number: 409 631 844
 Remittance type: Super guarantee

| Payment for | Account/Other ID | TFN | Date of birth | Remittance reference number | Financial year | Payment |
|-------------|------------------|-------------|---------------|-----------------------------|----------------|---------|
| Vincent Ng | 1 | 371 512 822 | 14/10/1956 | 7025017526136 | 2016 | \$3.22 |

| Payment details | Description | Processed date | Credit |
|-----------------------------|----------------------------|-----------------|------------------|
| | Super guarantee remittance | 16 January 2020 | \$3.22 CR |
| Total payment amount | | | \$3.22 CR |



Australian Government
Australian Taxation Office

Agent SYDNEY TAX PRACTICE
Client THE TRUSTEE FOR VNEC
SUPERFUND
ABN 93 471 226 895
TFN 409 631 844

Income tax 552

| | |
|-----------------------|------------|
| Date generated | 26/02/2021 |
| Overdue | \$0.00 |
| Not yet due | \$0.00 |
| Balance | \$0.00 |

Transactions

12 results found - from 26 February 2015 to 26 February 2021 sorted by processed date ordered newest to oldest

| Processed date | Effective date | Description | Debit (DR) | Credit (CR) | Balance |
|----------------|----------------|---|------------|-------------|---------------|
| 8 Apr 2019 | 11 Apr 2019 | Refund | \$882.23 | | \$0.00 |
| 8 Apr 2019 | 8 Apr 2019 | Interest on overpayment | | \$15.03 | \$882.23 CR |
| 8 Apr 2019 | 3 Dec 2018 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18 | | \$471.30 | \$867.20 CR |
| 8 Apr 2019 | 2 Jul 2018 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17 | | \$395.90 | \$395.90 CR |
| 2 Dec 2016 | 1 Dec 2016 | Payment received | | \$3,541.90 | \$0.00 |
| 1 Dec 2016 | 1 Dec 2016 | General interest charge | | | \$3,541.90 DR |
| 24 Nov 2016 | 23 Nov 2016 | Payment received | | \$1,531.85 | \$3,541.90 DR |
| 2 Nov 2016 | 2 Nov 2016 | General interest charge | | | \$5,073.75 DR |
| 13 Oct 2016 | 13 Oct 2016 | General interest charge | | | \$5,073.75 DR |
| 13 Oct 2016 | 1 Jul 2016 | General interest charge | | | \$5,073.75 DR |
| 12 Oct 2016 | 1 Dec 2016 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16 | \$3,541.90 | | \$5,073.75 DR |
| 12 Oct 2016 | 29 Feb 2016 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 14 to 30 Jun 15 | \$1,531.85 | | \$1,531.85 DR |



Australian Government
Australian Taxation Office

Agent SYDNEY TAX PRACTICE
Client THE TRUSTEE FOR VNEC
 SUPERFUND
ABN 93 471 226 895
TFN 409 631 844

Activity statement 001

| | |
|-----------------------|------------|
| Date generated | 26/02/2021 |
| Overdue | \$0.00 |
| Not yet due | \$0.00 |
| Balance | \$1.81 CR |

Transactions

7 results found - from **26 February 2018** to **26 February 2021** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description | Debit (DR) | Credit (CR) | Balance |
|----------------|----------------|--|------------|-------------|-------------|
| 5 May 2019 | 29 Apr 2019 | Original Activity Statement for the period ending 31 Mar 19 | | \$0.00 | \$1.81 CR |
| 3 Mar 2019 | 28 Feb 2019 | Original Activity Statement for the period ending 31 Dec 18 | | \$0.00 | \$1.81 CR |
| 19 Nov 2018 | 29 Oct 2018 | Client initiated amended Activity Statement for the period ending 30 Sep 18 - PAYG Instalments | | \$869.00 | \$1.81 CR |
| 4 Nov 2018 | 29 Oct 2018 | Original Activity Statement for the period ending 30 Sep 18 - PAYG Instalments | \$869.00 | | \$867.19 DR |
| 5 Aug 2018 | 30 Jul 2018 | Original Activity Statement for the period ending 30 Jun 18 | | \$0.00 | \$1.81 CR |
| 6 May 2018 | 30 Apr 2018 | Original Activity Statement for the period ending 31 Mar 18 | | \$0.00 | \$1.81 CR |
| 4 Mar 2018 | 28 Feb 2018 | Original Activity Statement for the period ending 31 Dec 17 | | \$0.00 | \$1.81 CR |