

Tozer & Associates Retirement Fund

2020 FY

28/02/2022

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Financial statements and reports for the year ended
30 June 2020

Tozer & Associates Retirement Plan

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Tozer & Associates Retirement Plan

Trustees Declaration

Tozer & Associates Pty Ltd ACN: 001806800

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:

.....
Barry Tozer
Tozer & Associates Pty Ltd
Director

.....
Rhonda Tozer
Tozer & Associates Pty Ltd
Director

02 March 2022

Tozer & Associates Retirement Plan

Compilation Report

We have compiled the accompanying special purpose financial statements of the Tozer & Associates Retirement Plan 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 Tozer & Associates Retirement Plan 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.

AMCO Public Accountants Pty Ltd

of

PO Box 3035, Bankstown Square, New South Wales 2200

Signed:

Dated: 02/03/2022

Tozer & Associates Retirement Plan
Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
Income		
Investment Income		
Trust Distributions		
Aberdeen Standard Aust Fixed Inc	19,924.52	10,529.89
CFS Aspect Divers Futures Fnd CI A	3,373.72	0.00
CFS FC WS FC WS Alternatives	0.00	500.28
CFS FC WS FC WS Fixed Interest	0.00	920.47
CFS FC WS FC WS Gbl Infrastruc	0.00	3,525.42
CFS FC WS FC WS Low Vol Aust Sh	0.00	2,843.30
CFS FC WS Magellan WS Global Sh	0.00	1,201.81
CFS FC WS Map Br Abb Aus Share	0.00	8,311.70
CFS FC WS PIMCO Ws Aus Bond	0.00	4,361.34
CFS FC WS Stew Inv Gl Emerg Mk Lead	0.00	1,520.41
First Sentier Gbl List Infra	24,100.60	4,203.28
First Sentier WS Balanced Fund	12,858.04	8,619.63
Magellan Global Fd	15,405.33	17,299.77
Maple-Brown Abbott Aust Sh Fnd Ws	17,611.93	24,531.62
Pendal Gbl Emerging Markets Opp WS	5,625.35	9,147.24
PIMCO Global Bond Fd - Ws Class	2,170.87	13,408.95
UBS Diversified Fixed Income Fund	8,218.81	2,187.00
	<u>109,289.17</u>	<u>113,112.11</u>
Interest Received		
CFS - First Rate Saver Term Deposit	0.00	8,737.30
CFS - Fixed Rate Term Deposit	0.00	440.93
Macquarie Cash Management Account	187.81	2,048.66
Macquarie Investment Consolidator A/C # D70376	143.69	153.43
Macquarie Term Deposit	8,640.66	0.00
	<u>8,972.16</u>	<u>11,380.32</u>
Other Investment Income		
Administration Fee Rebate	573.78	43.59
Management Fee Rebate	0.00	2,961.64
	<u>573.78</u>	<u>3,005.23</u>
Total Income	<u>118,835.11</u>	<u>127,497.66</u>
Expenses		
Administration Charges	3,201.73	0.00
Adviser Fees	28,242.53	22,491.64
	<u>31,444.26</u>	<u>22,491.64</u>
Member Payments		
Pensions Paid		
Tozer, Rhonda - Pension (Account Based Pension)	45,000.00	35,000.00
	<u>45,000.00</u>	<u>35,000.00</u>
Investment Losses		
Realised Movements in Market Value		
Managed Investments (Australian)		
CFS FC WS Aspect Div'd Futures	0.00	36,557.20
CFS FC WS FC WS Alternatives	0.00	6,933.45
CFS FC WS FC WS Fixed Interest	0.00	5,749.32
CFS FC WS FC WS Gbl Infrastruc	0.00	47,386.74

Tozer & Associates Retirement Plan

Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
CFS FC WS FC WS Low Vol Aust Sh	0.00	(13,591.57)
CFS FC WS Magellan WS Global Sh	0.00	(65,075.49)
CFS FC WS Map Br Abb Aus Share	0.00	(3,665.45)
CFS FC WS PIMCO Ws Aus Bond	0.00	1,560.35
CFS FC WS PIMCO Ws Gbl Bond	0.00	6,614.04
CFS FC WS Stew Inv Gl Emerg Mk Lead	0.00	(6,749.18)
Ironbark GCM Global Macro Fund	(6,336.90)	0.00
PIMCO Global Bond Fd - Ws Class	(1,618.43)	0.00
	<u>(7,955.33)</u>	<u>15,719.42</u>
Unrealised Movements in Market Value		
Managed Investments (Australian)		
Aberdeen Standard Aust Fixed Inc	2,230.17	(10,363.22)
CFS Aspect Divers Futures Fnd CI A	5,702.36	(21,121.16)
CFS FC WS Aspect Div'd Futures	0.00	(15,555.71)
CFS FC WS FC WS Alternatives	0.00	(4,182.93)
CFS FC WS FC WS Fixed Interest	0.00	(7,647.18)
CFS FC WS FC WS Gbl Infrastruc	0.00	(49,122.43)
CFS FC WS FC WS Low Vol Aust Sh	0.00	29,732.20
CFS FC WS Magellan WS Global Sh	0.00	56,725.11
CFS FC WS Map Br Abb Aus Share	0.00	21,345.58
CFS FC WS PIMCO Ws Aus Bond	0.00	(4,023.64)
CFS FC WS PIMCO Ws Gbl Bond	0.00	(9,831.22)
CFS FC WS Stew Inv Gl Emerg Mk Lead	0.00	(2,344.41)
First Sentier Gbl List Infra	30,460.10	(26,256.82)
First Sentier WS Balanced Fund	11,302.09	(11,706.74)
Ironbark GCM Global Macro Fund	198.76	(198.76)
Magellan Global Fd	(14,378.32)	(35,549.64)
Maple-Brown Abbott Aust Sh Fnd Ws	73,419.96	(17,749.11)
Pendal Gbl Emerging Markets Opp WS	20,849.04	(14,055.91)
PIMCO Global Bond Fd - Ws Class	5,832.43	(5,832.43)
UBS Diversified Fixed Income Fund	(799.13)	(4,199.05)
	<u>134,817.46</u>	<u>(131,937.47)</u>
Shares in Listed Companies (Australian)		
Etfs Metal Securities Australia Limited.	(2,994.55)	0.00
	<u>(2,994.55)</u>	<u>0.00</u>
Changes in Market Values	<u>123,867.58</u>	<u>(116,218.06)</u>
Total Expenses	<u>200,311.84</u>	<u>(58,726.41)</u>
Benefits accrued as a result of operations before income tax	<u>(81,476.73)</u>	<u>186,224.07</u>
Income Tax Expense		
Income Tax Expense	6,622.37	(1,620.24)
Total Income Tax	<u>6,622.37</u>	<u>(1,620.24)</u>
Benefits accrued as a result of operations	<u>(88,099.10)</u>	<u>187,844.31</u>

Tozer & Associates Retirement Plan

Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Managed Investments (Australian)	2		
Aberdeen Standard Aust Fixed Inc		314,418.79	265,363.22
CFS Aspect Divers Futures Fnd CI A		331,755.70	201,121.16
First Sentier Glb List Infra		310,796.72	341,256.82
First Sentier WS Balanced Fund		222,138.98	231,706.74
Ironbark GCM Global Macro Fund		0.00	130,198.76
Magellan Global Fd		384,927.96	370,549.64
Maple-Brown Abbott Aust Sh Fnd Ws		215,989.32	287,749.11
Pental Gbl Emerging Markets Opp WS		203,206.87	224,055.91
PIMCO Global Bond Fd - Ws Class		0.00	225,832.43
UBS Diversified Fixed Income Fund		246,062.85	114,199.05
Shares in Listed Companies (Australian)	3		
Etf's Metal Securities Australia Limited.		254,172.70	0.00
Total Investments		<u>2,483,469.89</u>	<u>2,392,032.84</u>
Other Assets			
Bank Accounts	4		
Macquarie Cash Management Account		45,906.90	45,719.09
Macquarie Investment Consolidator A/C # D70376		83,438.61	18,722.13
Term Deposits	4		
Macquarie - TD MBL06		240,000.00	0.00
Macquarie Term Deposit		0.00	480,000.00
Distributions Receivable			
Aberdeen Standard Aust Fixed Inc		17,095.89	9,018.59
CFS Aspect Divers Futures Fnd CI A		118.75	0.00
First Sentier Glb List Infra		20,279.44	4,203.28
First Sentier WS Balanced Fund		7,134.75	7,058.73
Magellan Global Fd		15,405.33	17,299.77
Maple-Brown Abbott Aust Sh Fnd Ws		9,159.64	18,894.66
Pental Gbl Emerging Markets Opp WS		5,625.35	9,147.24
PIMCO Global Bond Fd - Ws Class		0.00	9,945.27
UBS Diversified Fixed Income Fund		4,492.46	1,562.14
Income Tax Refundable		0.00	1,620.24
Total Other Assets		<u>448,657.12</u>	<u>623,191.14</u>
Total Assets		<u>2,932,127.01</u>	<u>3,015,223.98</u>

Tozer & Associates Retirement Plan

Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Less:			
Liabilities			
Income Tax Payable		6,622.37	0.00
Income Tax Payable/Refundable - 2019		(1,620.24)	0.00
Income Tax Payable/Refundable - 2018		(688.73)	(688.73)
Income Tax Payable/Refundable - 2017		4,445.43	4,445.43
Total Liabilities		<u>8,758.83</u>	<u>3,756.70</u>
Net assets available to pay benefits		<u>2,923,368.18</u>	<u>3,011,467.28</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts	5, 6		
Tozer, Barry - Accumulation		2,319,552.72	2,355,709.13
Tozer, Rhonda - Pension (Account Based Pension)		603,815.46	655,758.15
Total Liability for accrued benefits allocated to members' accounts		<u>2,923,368.18</u>	<u>3,011,467.28</u>

Tozer & Associates Retirement Plan
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: Managed Investments (Australian)

	2020 \$	2019 \$
Maple-Brown Abbott Aust Sh Fnd Ws	215,989.32	287,749.11
Pendal Gbl Emerging Markets Opp WS	203,206.87	224,055.91
Aberdeen Standard Aust Fixed Inc	314,418.79	265,363.22
Ironbark GCM Global Macro Fund	0.00	130,198.76
PIMCO Global Bond Fd - Ws Class	0.00	225,832.43
First Sentier WS Balanced Fund	222,138.98	231,706.74

Tozer & Associates Retirement Plan
Notes to the Financial Statements

For the year ended 30 June 2020

CFS Aspect Divers Futures Fnd CI A	331,755.70	201,121.16
First Sentier Glb List Infra	310,796.72	341,256.82
Magellan Global Fd	384,927.96	370,549.64
UBS Diversified Fixed Income Fund	246,062.85	114,199.05
	2,229,297.19	2,392,032.84

Note 3: Shares in Listed Companies (Australian)

	2020 \$	2019 \$
Etf's Metal Securities Australia Limited.	254,172.70	0.00
	254,172.70	0.00

Note 4: Banks and Term Deposits

	2020 \$	2019 \$
Banks		
Macquarie Cash Management Account	45,906.90	45,719.09
Macquarie Investment Consolidator A/C # D70376	83,438.61	18,722.13
	129,345.51	64,441.22
	2020 \$	2019 \$
Term Deposits		
Macquarie - TD MBL06	240,000.00	0.00
Macquarie Term Deposit	0.00	480,000.00
	240,000.00	480,000.00

Note 5: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	3,011,467.28	2,823,622.96
Benefits accrued as a result of operations	(88,099.10)	187,844.32
Current year member movements	0.00	0.00
	2,923,368.18	3,011,467.28

Note 6: Vested Benefits

Tozer & Associates Retirement Plan

Notes to the Financial Statements

For the year ended 30 June 2020

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	2,923,368.18	3,011,467.28

Note 7: Guaranteed Benefits

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

Note 8: Trust Distributions

	2020 \$	2019 \$
Magellan Global Fd	15,405.33	17,299.77
Maple-Brown Abbott Aust Sh Fnd Ws	17,611.93	24,531.62
UBS Diversified Fixed Income Fund	8,218.81	2,187.00
First Sentier Glb List Infra	24,100.60	4,203.28
First Sentier WS Balanced Fund	12,858.04	8,619.63
Aberdeen Standard Aust Fixed Inc	19,924.52	10,529.89
Pental Gbl Emerging Markets Opp WS	5,625.35	9,147.24
PIMCO Global Bond Fd - Ws Class	2,170.87	13,408.95
CFS Aspect Divers Futures Fnd CI A	3,373.72	0.00
CFS FC WS FC WS Alternatives	0.00	500.28
CFS FC WS FC WS Fixed Interest	0.00	920.47
CFS FC WS FC WS Low Vol Aust Sh	0.00	2,843.30
CFS FC WS Stew Inv GI Emerg Mk Lead	0.00	1,520.41
CFS FC WS Magellan WS Global Sh	0.00	1,201.81
CFS FC WS Map Br Abb Aus Share	0.00	8,311.70
CFS FC WS PIMCO Ws Aus Bond	0.00	4,361.34
CFS FC WS FC WS Gbl Infrastruc	0.00	3,525.42
	109,289.17	113,112.11

Note 9: Changes in Market Values

Unrealised Movements in Market Value

	2020 \$	2019 \$
Managed Investments (Australian)		
Aberdeen Standard Aust Fixed Inc	(2,230.17)	10,363.22

Tozer & Associates Retirement Plan
Notes to the Financial Statements

For the year ended 30 June 2020

CFS Aspect Divers Futures Fnd CI A	(5,702.36)	21,121.16
CFS FC WS Aspect Div'd Futures	0.00	15,555.71
CFS FC WS FC WS Alternatives	0.00	4,182.93
CFS FC WS FC WS Fixed Interest	0.00	7,647.18
CFS FC WS FC WS Gbl Infrastruc	0.00	49,122.43
CFS FC WS FC WS Low Vol Aust Sh	0.00	(29,732.20)
CFS FC WS Magellan WS Global Sh	0.00	(56,725.11)
CFS FC WS Map Br Abb Aus Share	0.00	(21,345.58)
CFS FC WS PIMCO Ws Aus Bond	0.00	4,023.64
CFS FC WS PIMCO Ws Gbl Bond	0.00	9,831.22
CFS FC WS Stew Inv Gl Emerg Mk Lead	0.00	2,344.41
First Sentier Gbl List Infra	(30,460.10)	26,256.82
First Sentier WS Balanced Fund	(11,302.09)	11,706.74
Ironbark GCM Global Macro Fund	(198.76)	198.76
Magellan Global Fd	14,378.32	35,549.64
Maple-Brown Abbott Aust Sh Fnd Ws	(73,419.96)	17,749.11
PIMCO Global Bond Fd - Ws Class	(5,832.43)	5,832.43
Pendal Gbl Emerging Markets Opp WS	(20,849.04)	14,055.91
UBS Diversified Fixed Income Fund	799.13	4,199.05
	(134,817.46)	131,937.47
Shares in Listed Companies (Australian)		
Efs Metal Securities Australia Limited.	2,994.55	0.00
	2,994.55	0.00
Total Unrealised Movement	(131,822.91)	131,937.47
Realised Movements in Market Value		
	2020	2019
	\$	\$
Managed Investments (Australian)		
CFS FC WS Aspect Div'd Futures	0.00	(36,557.20)
CFS FC WS FC WS Alternatives	0.00	(6,933.45)
CFS FC WS FC WS Fixed Interest	0.00	(5,749.32)
CFS FC WS FC WS Gbl Infrastruc	0.00	(47,386.74)
CFS FC WS FC WS Low Vol Aust Sh	0.00	13,591.57

Tozer & Associates Retirement Plan

Notes to the Financial Statements

For the year ended 30 June 2020

CFS FC WS Magellan WS Global Sh	0.00	65,075.49
CFS FC WS Map Br Abb Aus Share	0.00	3,665.45
CFS FC WS PIMCO Ws Aus Bond	0.00	(1,560.35)
CFS FC WS PIMCO Ws Glbl Bond	0.00	(6,614.04)
CFS FC WS Stew Inv GI Emerg Mk Lead	0.00	6,749.18
Ironbark GCM Global Macro Fund	6,336.90	0.00
PIMCO Global Bond Fd - Ws Class	1,618.43	0.00
	<u>7,955.33</u>	<u>(15,719.42)</u>
Total Realised Movement	<u>7,955.33</u>	<u>(15,719.42)</u>
Changes in Market Values	<u>(123,867.58)</u>	<u>116,218.05</u>
Note 10: Income Tax Expense		
	2020	2019
	\$	\$
The components of tax expense comprise		
Current Tax	6,622.37	(1,620.24)
Income Tax Expense	<u>6,622.37</u>	<u>(1,620.24)</u>
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%	(12,221.51)	27,933.61
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	19,790.62
Exempt Pension Income	4,255.05	3,189.00
Realised Accounting Capital Gains	1,193.30	(2,357.91)
Accounting Trust Distributions	16,393.38	16,966.82
Add:		
Tax effect of:		
Decrease in MV of Investments	19,773.44	0.00
SMSF Non-Deductible Expenses	971.10	761.40
Pension Payments	6,750.00	5,250.00
Franking Credits	683.45	1,112.69

Tozer & Associates Retirement Plan

Notes to the Financial Statements

For the year ended 30 June 2020

Foreign Credits	281.11	490.46
Net Capital Gains	9,144.15	354.45
Taxable Trust Distributions	5,025.09	5,104.28
Distributed Foreign Income	4,102.08	4,911.26
Rounding	(0.28)	(0.12)
Income Tax on Taxable Income or Loss	12,666.90	8,329.50
Less credits:		
Franking Credits	4,556.33	7,417.96
Foreign Credits	1,488.20	2,531.78
Current Tax or Refund	<u>6,622.37</u>	<u>(1,620.24)</u>

Tozer & Associates Retirement Plan

Members Statement

Barry Tozer

Your Details

Date of Birth : Provided
 Age: 76
 Tax File Number: Provided
 Date Joined Fund: 01/07/2016
 Service Period Start Date:
 Date Left Fund:
 Member Code: TOZBAR00001A
 Account Start Date: 01/07/2016
 Account Phase: Accumulation Phase
 Account Description: Accumulation

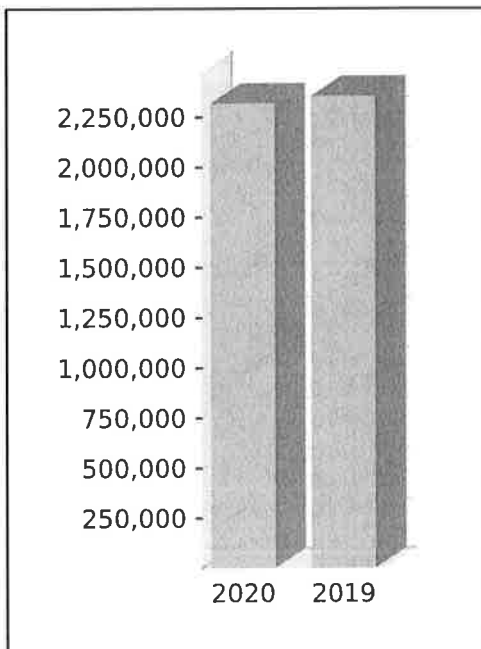
Nominated Beneficiaries N/A
 Vested Benefits 2,319,552.72
 Total Death Benefit 2,319,552.72

Your Balance

Total Benefits 2,319,552.72

Preservation Components
 Preserved
 Unrestricted Non Preserved 2,319,552.72
 Restricted Non Preserved

Tax Components
 Tax Free 85,753.69
 Taxable 2,233,799.03
 Investment Earnings Rate -1.53%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	2,355,709.13	2,184,606.50
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(23,489.51)	179,432.13
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	12,666.90	8,329.50
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	2,319,552.72	2,355,709.13

Tozer & Associates Retirement Plan

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Barry Tozer
Director

Rhonda Tozer
Director

Tozer & Associates Retirement Plan Members Statement

Rhonda Tozer

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	75	Vested Benefits	603,815.46
Tax File Number:	Provided	Total Death Benefit	603,815.46
Date Joined Fund:	01/07/2015		
Service Period Start Date:	19/02/1979		
Date Left Fund:			
Member Code:	TOZRHO00002P		
Account Start Date:	01/07/2015		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance

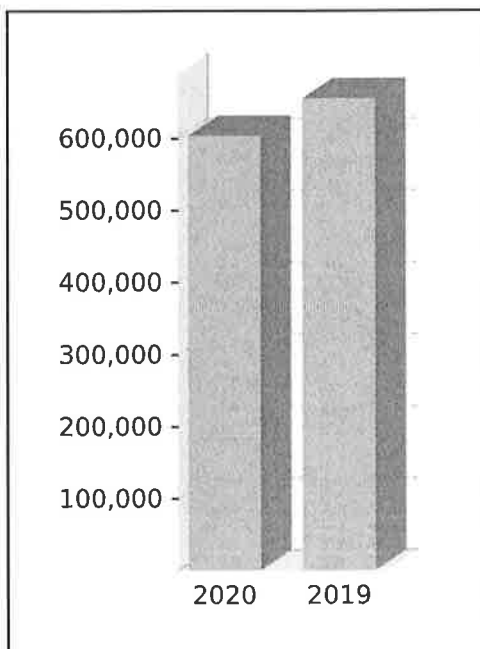
Total Benefits 603,815.46

Preservation Components

Preserved
Unrestricted Non Preserved 603,815.46
Restricted Non Preserved

Tax Components

Tax Free (23.59%) 142,408.45
Taxable 461,407.01
Investment Earnings Rate -1.00%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	655,758.15	639,016.46
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(6,942.69)	51,741.69
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	45,000.00	35,000.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	603,815.46	655,758.15

Tozer & Associates Retirement Plan
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Barry Tozer
Director

Rhonda Tozer
Director

Tozer & Associates Retirement Plan Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019) *4	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Tozer, Barry	Provided	75	2,355,709.13	0.00	0.00	0.00	0.00	0.00
All Members			0.00	0.00	0.00	0.00	0.00	0.00

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

*4 Members aged 75 or over generally can't accept non-mar-dated contributions. Only mandated employer contribution can be accepted.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Tozer, Barry	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	0.00	Age 75 Or Above

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Tozer, Barry							
Concessional Contribution Cap	N/A	N/A	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Concessional Contribution	N/A	N/A	35,000.00	25,000.00	0.00	0.00	0.00
Unused Concessional Contribution	N/A	N/A	0.00	0.00	25,000.00	25,000.00	25,000.00
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	0.00
Maximum Cap Available	N/A	N/A	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	N/A	N/A	0.00	2,056,913.96	2,184,606.50	2,355,709.13	2,355,709.13

NCC Bring Forward Caps

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Tozer, Barry	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Total for All Members

0.00	0.00	0.00	0.00
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Tozer & Associates Retirement Plan 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												
Macquarie Cash Management Account	187.81			187.81	0.00	0.00	0.00	187.81			0.00	0.00
Macquarie Investment Consolidator A/C # D70376	143.69			143.69	0.00	0.00	0.00	143.69			0.00	0.00
	331.50			331.50	0.00	0.00	0.00	331.50			0.00	0.00
Managed Investments (Australian)												
CRS0004AU Aberdeen Standard Aust Fixed Inc	19,924.52			13,919.13	0.00	6,005.39	0.30	19,924.82		0.00	0.00	0.00
FSF1086AU CFS Aspect Divers Futures Fnd Cl A	3,373.72	0.00	0.00	795.67	0.00	2,578.05	0.00	3,373.72		0.00	0.00	0.00
FSF1241AU First Sentier Gbl List Infra	24,100.60	3.92	8.54	774.05	17.15	5,500.17	1,295.07	7,598.90		0.00	17,341.38	472.54
FSF0040AU First Sentier WS Balanced Fund	12,858.04	887.51	39.19	3,619.92	599.26	1,742.31	139.31	7,027.50		0.00	6,420.86	148.25
MGE0001AU Magellan Global Fd	15,405.33				0.00	0.00	0.00	0.00		0.00	47,724.28	(32,318.95)
ADV0046AU Maple-Brown Abbott Aust Sh Fnd Ws	17,611.93	7,175.32	259.16	411.56	3,935.99	1,112.89	51.55	12,946.47		0.00	8,653.00	0.00
BTA0419AU Pental Gbl Emerging Markets Opp WS	5,625.35			2.82	0.00	5,622.53	387.59	6,012.94		0.00	0.00	0.00
ETL0018AU PIMCO Global Bond Fd - Ws Class	2,170.87			27.68	0.00	2,143.19	0.22	2,171.09		0.00	0.00	0.00
SBC0007AU UBS Diversified Fixed Income Fund	8,218.81	3.47	0.22	5,572.43	3.93	2,642.69	0.03	8,222.77		0.00	0.00	0.00
	109,289.17	8,070.22	307.11	25,123.26	4,556.33	27,347.22	1,874.07	67,278.21		0.00	80,139.52	(31,698.16)
Other Investment Income												
Administration Fee Rebate	573.78							573.78				
	573.78							573.78				
Term Deposits												
Macquarie Term Deposit	8,640.66			8,640.66	0.00	0.00	0.00	8,640.66			0.00	0.00
	8,640.66			8,640.66	0.00	0.00	0.00	8,640.66			0.00	0.00

**Tozer & Associates Retirement Plan
Investment Income Report**

As at 30 June 2020

Investment	Total Income		Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income		TFN Deductions	Other	Distributed Capital Gains	Non- Assessable Payments
	Franked	Unfranked						(Excl. Capital Gains) * 2	Credits				
	118,835.11	8,070.22	307.11	34,095.42	4,556.33	27,347.22	1,874.07	76,824.15	0.00	80,139.52	(31,698.16		

Assessable Income (Excl. Capital Gains) 76,824.15
Net Capital Gain 53,426.35

Total Assessable Income 130,250.50

* 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.

Tozer & Associates Retirement Plan 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								
Macquarie - TD MBL06		240,000.000000	240,000.00	240,000.00	240,000.00			8.41 %
Macquarie Cash Management Account		45,906.900000	45,906.90	45,906.90	45,906.90			1.61 %
Macquarie Investment Consolidator A/C # D70376		83,438.610000	83,438.61	83,438.61	83,438.61			2.92 %
		369,345.51	369,345.51		369,345.51		0.00 %	12.95 %
Managed Investments (Australian)								
CRS0004AU Aberdeen Standard Aust Fixed Inc	258,207.11	1.217700	314,418.79	1.19	306,285.74	8,133.05	2.66 %	11.02 %
FSF1086AU CFS Aspect Divers Futures Fnd Cl A	296,873.11	1.117500	331,755.70	1.07	316,336.90	15,418.80	4.87 %	11.63 %
FSF1241AU First Sentier Gbl List Infra	272,939.95	1.138700	310,796.72	1.15	315,000.00	(4,203.28)	(1.33) %	10.89 %
FSF0040AU First Sentier WS Balanced Fund	174,871.27	1.270300	222,138.98	1.27	221,734.33	404.65	0.18 %	7.79 %
MGE0001AU Magellan Global Fd	146,717.47	2.623600	384,927.96	2.28	335,000.00	49,927.96	14.90 %	13.49 %
ADV0046AU Maple-Brown Abbott Aust Sh Fnd Ws	269,145.57	0.802500	215,989.32	1.01	271,660.17	(55,670.85)	(20.49) %	7.57 %
BTA0419AU Pental Gbl Emerging Markets Opp WS	167,731.63	1.211500	203,206.87	1.25	210,000.00	(6,793.13)	(3.23) %	7.12 %
SBC0007AU UBS Diversified Fixed Income Fund	267,343.39	0.920400	246,062.85	0.90	241,064.67	4,998.18	2.07 %	8.63 %
			2,229,297.19		2,217,081.81	12,215.38	0.55 %	78.14 %
Shares in Listed Companies (Australian)								
GOLD.AX Eifs Metal Securities Australia Limited.	1,049.00	242.300000	254,172.70	239.45	251,178.15	2,994.55	1.19 %	8.91 %
			254,172.70		251,178.15	2,994.55	1.19 %	8.91 %
			2,852,815.40		2,837,605.47	15,209.93	0.54 %	100.00 %

Tozer & Associates Retirement Plan Accounting Performance Report

As at 30 June 2020

Investment	From: 01 July 2019			To: 30 June 2020			Add		Less		Return %	
	Units	CGT Cost	Market Value	Units	CGT Cost	Market Value	Market Change	Realised Gain/(Loss)	Income	CGT Cost Change		Total Return
Bank Accounts												
Macquarie Cash Management Account		45,719.09	45,719.09		45,906.90	45,906.90			187.81		187.81	0.41%
Macquarie Investment Consolidator A/C # D70376		18,722.13	18,722.13		83,438.61	83,438.61			143.69		143.69	0.77%
		64,441.22	64,441.22		129,345.51	129,345.51			331.50		331.50	0.51%
Term Deposits												
Macquarie - TD MBL06		0.00	0.00		240,000.00	240,000.00			0.00		0.00	0.00%
Macquarie Term Deposit		480,000.00	480,000.00		0.00	0.00			8,640.66		8,640.66	1.80%
		480,000.00	480,000.00		240,000.00	240,000.00			8,640.66		8,640.66	1.80%
Managed Investments (Australian)												
ADV0046AU - Maple-Brown Abbott Aust Sh Fnd WS	266,903.9	270,000.00	287,749.11	269,145.57	271,660.17	215,989.32	(71,759.79)	0.00	17,611.93	1,660.17	(55,808.03)	-19.39%
BTA0419AU - Pental Gbl Emerging Markets Opp WS	167,731.6	210,000.00	224,055.91	167,731.63	210,000.00	203,206.87	(20,849.04)	0.00	5,625.35	0.00	(15,223.69)	-6.79%
CRS0004AU - Aberdeen Standard Aust Fixed Inc	215,900.4	255,000.00	265,363.22	258,207.11	306,285.74	314,418.79	49,055.57	0.00	19,924.52	51,285.74	17,694.35	6.67%
DEU0109AU - Ironbark GCM Global Macro Fund	116,916.9	130,000.00	130,198.76	0.00	0.00	0.00	(130,198.76)	6,336.90	0.00	(130,000.00)	6,138.14	4.71%

Tozer & Associates Retirement Plan Accounting Performance Report

As at 30 June 2020

Investment	From: 01 July 2019			To: 30 June 2020			Add			Less		Return %
	Units	CGT Cost	Market Value	Units	CGT Cost	Market Value	Market Change	Realised Gain/(Loss)	Income	CGT Cost Change	Total Return	
Managed Investments (Australian)												
ETL0018AU - PIMCO Global Bond Fd - Ws Class	217,627.8	220,000.00	225,832.43	0.00	0.00	0.00	(225,832.43)	1,618.43	2,170.87	(220,000.00)	(2,043.13)	-0.90%
FSF0040AU - First Sentier WS Balanced Fund	173,433.1	219,991.38	231,706.74	174,871.27	221,577.46	222,138.98	(9,567.76)	0.00	12,858.04	1,586.08	1,704.20	0.74%
FSF1086AU - CFS Aspect Divers Futures Fnd CI A	180,831.8	180,000.00	201,121.16	296,873.11	316,336.90	331,755.70	130,634.54	0.00	3,373.72	136,336.90	(2,328.64)	-1.16%
FSF1241AU - First Sentier Glob List Infra	272,939.9	314,907.69	341,256.82	272,939.95	314,435.15	310,796.72	(30,460.10)	0.00	24,100.60	(472.54)	(5,886.96)	-1.73%
MGE0007AU - Magellan Global Fd	146,717.4	335,000.00	370,549.64	146,717.47	367,318.95	384,927.96	14,378.31	0.00	15,405.33	32,318.95	(2,535.31)	-0.68%
SBC0007AU - UBS Diversified Fixed Income Fund	124,971.6	109,218.81	114,199.05	267,343.39	240,283.48	246,062.85	131,863.81	0.00	8,218.81	131,064.67	9,017.95	7.90%
	1,883,974.85	2,244,117.88	2,392,032.83	1,853,829.4	2,247,897.85	2,229,297.19	(162,735.64)	7,955.33	109,289.17	3,779.97	(49,271.11)	-2.06%
Shares in Listed Companies (Australian)												
GOLD.AX - Efts Metal Securities Australia Limited.	0.00	0.00	0.00	1,049.00	251,178.15	254,172.70	2,994.55	0.00	0.00	0.00	2,994.55	1.19%
	0.00	0.00	0.00	1,049.00	251,178.15	254,172.70	2,994.55	0.00	0.00	0.00	2,994.55	0.00%
	2,788,559.10	2,936,474.05	2,852,815.40	2,868,421.51	2,852,815.40	(159,741.09)	7,955.33	118,261.33	3,779.97	(37,304.40)	-1.27%	

Tozer & Associates Retirement Plan
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(81,476.73)
Less	
Exempt current pension income	28,367.00
Realised Accounting Capital Gains	7,955.33
Accounting Trust Distributions	109,289.17
	<u>145,611.50</u>
Add	
Decrease in MV of investments	131,822.91
SMSF non deductible expenses	6,474.00
Pension Payments	45,000.00
Franking Credits	4,556.33
Foreign Credits	1,874.07
Net Capital Gains	60,961.00
Taxable Trust Distributions	33,500.59
Distributed Foreign income	27,347.22
	<u>311,536.12</u>
SMSF Annual Return Rounding	(1.89)
Taxable Income or Loss	<u>84,446.00</u>
Income Tax on Taxable Income or Loss	12,666.90
Less	
Franking Credits	4,556.33
Foreign Credits	1,488.20
CURRENT TAX OR REFUND	<u>6,622.37</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>6,881.37</u>

Tozer & Associates Retirement Plan
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
Managed Investments (Australian)													
DEU0109AU - Ironbark GCM Global Macro Fund													
14/02/2019	23/01/2020		116,916.99	130,000.00	136,336.90	6,336.90	130,000.00	130,000.00	0.00	0.00	0.00	6,336.90	0.00
ETL0018AU - PIMCO Global Bond Fd - Ws Class													
14/02/2019	19/02/2020		217,627.86	220,000.00	221,262.24	1,262.24	220,000.00	220,000.00	0.00	0.00	1,262.24	0.00	0.00
23/08/2019	19/02/2020		59,364.80	60,000.00	60,356.19	356.19	60,000.00	60,000.00	0.00	0.00	0.00	356.19	0.00
276,992.65 280,000.00 281,618.43 1,618.43 280,000.00 280,000.00 0.00 0.00 0.00 0.00 0.00 1,262.24 356.19 0.00													
First Sentier Glb List Infra													
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,341.38	0.00	0.00
First Sentier WS Balanced Fund													
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,341.38	0.00	0.00
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,420.86	0.00	0.00
0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 6,420.86 0.00 0.00													
Magellan Global Fd													
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,724.28	0.00	0.00
0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 47,724.28 0.00 0.00													
Maple-Brown Abbott Aust Sh Fnd Ws													
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,653.00	0.00	0.00
0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 8,653.00 0.00 0.00													
393,909.64 410,000.00 417,955.33 7,955.33 410,000.00 410,000.00 0.00 0.00 0.00 0.00 0.00 81,401.76 6,693.09 0.00													

393,909.64	410,000.00	417,955.33	7,955.33	410,000.00	410,000.00	0.00	0.00	81,401.76	6,693.09	0.00
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Tozer & Associates Retirement Plan

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

<u>Label A</u>	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
			Net Capital Gains	60,960.93	20.59 %	12,551.67
Segment - 01 July 2019 to 30 June 2020						
<u>Label C</u>						
	31/07/2019	25000/D70376	Macquarie Investment Consolidator A/C #	25.91		
	16/08/2019	25000/TDMacquarie	Macquarie Term Deposit	6,426.74		
	30/08/2019	25000/D70376	Macquarie Investment Consolidator A/C #	96.14		
	30/09/2019	25000/D70376	Macquarie Investment Consolidator A/C #	19.68		
	05/11/2019	25000/D70376	Macquarie Investment Consolidator A/C #	1.96		
	25/02/2020	25000/TDMacquarie	Macquarie Term Deposit	2,213.92		
	30/06/2020	25000/MBL96111937	Macquarie Cash Management Account	187.81		
			Total	8,972.16	20.590 %	1,847.37
<u>Label D1</u>						
	20/01/2020	23800/ETL0018AU	PIMCO Global Bond Fd - Ws Class	2,143.41		
	30/06/2020	23800/FSF1241AU	First Sentier Glb List Infra	6,795.24		
	30/06/2020	23800/SBC0007AU	UBS Diversified Fixed Income Fund	2,642.72		
	30/06/2020	23800/BTA0419AU	Pendal Gbl Emerging Markets Opp WS	6,010.12		
	30/06/2020	23800/CRS0004AU	Aberdeen Standard Aust Fixed Inc	6,005.69		
	30/06/2020	23800/ADV0046AU	Maple-Brown Abbott Aust Sh Fnd Ws	1,164.44		
	30/06/2020	23800/FSF1086AU	CFS Aspect Divers Futures Fnd CIA	2,578.05		
	30/06/2020	23800/FSF0040AU	First Sentier WS Balanced Fund	1,881.62		
			Total	29,221.29	20.590 %	6,016.67
<u>Label M</u>						

Tozer & Associates Retirement Plan

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

<u>Label</u>	<u>Date</u>	<u>Account Code</u>	<u>Account Description</u>	<u>Taxable Amount</u>	<u>Actuary/Pool %</u>	<u>Exempt Amount</u>
	20/01/2020	23800/ETL0018AU	PIMCO Global Bond Fd - Ws Class	27.68		
	30/06/2020	23800/FSF1241AU	First Sentier Glb List Infra	803.66		
	30/06/2020	23800/SBC0007AU	UBS Diversified Fixed Income Fund	5,580.05		
	30/06/2020	23800/ADV0046AU	Maple-Brown Abbott Aust Sh Frnd Ws	11,782.03		
	30/06/2020	23800/FSF1086AU	CFS Aspect Divers Futures Frnd Cl A	795.67		
	30/06/2020	23800/FSF0040AU	First Sentier WS Balanced Fund	5,145.88		
	30/06/2020	23800/BTA0419AU	Pendal Gbl Emerging Markets Opp WS	2.82		
	30/06/2020	23800/CRS0004AU	Aberdeen Standard Aust Fixed Inc	13,919.13		
			Total	38,056.92	20.590 %	7,835.92

Label S

05/07/2019	26500/355974510	Administration Fee Rebate	12.26
16/08/2019	26500/355974510	Administration Fee Rebate	13.62
16/08/2019	26500/355974510	Administration Fee Rebate	73.04
10/10/2019	26500/355974510	Administration Fee Rebate	13.88
10/10/2019	26500/355974510	Administration Fee Rebate	39.06
18/12/2019	26500/355974510	Administration Fee Rebate	69.51
11/03/2020	26500/355974510	Administration Fee Rebate	14.68
11/03/2020	26500/355974510	Administration Fee Rebate	24.28
11/03/2020	26500/355974510	Administration Fee Rebate	68.23
12/03/2020	26500/355974510	Administration Fee Rebate	69.09
19/06/2020	26500/355974510	Administration Fee Rebate	64.71
19/06/2020	26500/355974510	Administration Fee Rebate	23.47

Tozer & Associates Retirement Plan
Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
21/06/2020	26500/355974510	Administration Fee Rebate	23.96		
22/06/2020	26500/355974510	Administration Fee Rebate	14.40		
22/06/2020	26500/355974510	Administration Fee Rebate	25.83		
22/06/2020	26500/355974510	Administration Fee Rebate	23.76		
		Total	573.78	20.590 %	118.15
			Total Segment ECPI *		
			15,818.11		
			SMSF Annual Return Rounding		
			2.78		
			Total ECPI		
			28,367.00		

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

Tozer & Associates Retirement Plan

Pension Summary

As at 30 June 2020

Member Name : Tozer, Rhonda

Member Age : 74* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
TOZRHO 00002P	Account Based Pension	01/07/2015	23.59%	2.50%	\$16,390.00*	N/A	\$45,000.00	\$0.00	\$45,000.00	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
Total :					\$16,390.00	\$0.00	\$45,000.00	\$0.00	\$45,000.00	\$0.00
*Age as at 01/07/2019 or pension start date for new pensions.										

Tozer & Associates Retirement Plan
Yearly Projected Pension Calculation Report

As at 01 July 2020

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2020)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Tozer, Rhonda	TOZRH000002P	Account Based Pension	01/07/2015	75	603,815.46	18,110.00	N/A	23.59	4,272.15	13,837.85
					603,815.46	18,110.00			4,272.15	13,837.85
					603,815.46	18,110.00			4,272.15	13,837.85

* COVID-19 50% reduction has been applied to the minimum pension amount

Memorandum of Resolutions of the Director(s) of

Tozer & Associates Pty Ltd ACN: 001806800

ATF Tozer & Associates Retirement Plan

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 thereon be adopted.

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:

It was resolved that the 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).

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Memorandum of Resolutions of the Director(s) of

Tozer & Associates Pty Ltd ACN: 001806800

ATF Tozer & Associates Retirement Plan

Barry Tozer

02 March 2022

.....
Rhonda Tozer

02 March 2022

Electronic Lodgment Declaration (SMSF)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel.

It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
Provided	Tozer & Associates Retirement Plan	2020

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

Important

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

Declaration: I declare that:

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

Signature of Partner, Trustee, or Director Date / /

ELECTRONIC FUNDS TRANSFER CONSENT

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

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

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

Account Name Tozer & Associates Retirement Fund

Account Number 182512 000961111937 Client Reference TOZER&AS0942

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

Signature Date / /

Tax Agent's Declaration

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature

Date

Contact name

Client Reference

Agent's Phone Number

Tax Agent Number

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)**

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

- ❗ 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 2020 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 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.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** 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 2020*.

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

Net capital gain **A** \$ 60,960

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$ 8,972

Forestry managed investment scheme income **X** \$

Gross foreign income	D1 \$ 29,221	Net foreign income	D \$ 29,221	Loss <input type="checkbox"/>
----------------------	---	--------------------	--	----------------------------------

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

Transfers from foreign funds **F** \$ Number
0

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 \$ 0
(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** \$ 38,056 Code
P

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** \$ 573 Code
O

*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 \$ 137,782	Loss <input type="checkbox"/>
Exempt current pension income	Y \$ 28,367	
TOTAL ASSESSABLE INCOME (W less Y)	V \$ 109,415	Loss <input type="checkbox"/>

Tax File Number Provided

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 style="width: 150px;" type="text"/>	A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text"/>	B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text"/>	D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text"/>	E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text"/>	F2 \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text"/>	H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses	I1 \$ <input style="width: 150px; text-align: right; value: 22,427;" type="text"/>	I2 \$ <input style="width: 150px; text-align: right; value: 5,815;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 150px; text-align: right; value: 2,542;" type="text"/>	J2 \$ <input style="width: 150px; text-align: right; value: 659;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text"/>	U2 \$ <input style="width: 150px;" type="text"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text"/>	L2 \$ <input style="width: 150px;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text"/>	

TOTAL DEDUCTIONS
N \$ <input style="width: 150px; text-align: right; value: 24,969;" type="text"/>
<small>(Total A1 to M1)</small>

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ <input style="width: 150px; text-align: right; value: 6,474;" type="text"/>
<small>(Total A2 to L2)</small>

*TAXABLE INCOME OR LOSS	<small>Loss</small>
O \$ <input style="width: 150px; text-align: right; value: 84,446;" type="text"/>	<input style="width: 20px;" type="checkbox"/>
<small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>	

TOTAL SMSF EXPENSES
Z \$ <input style="width: 150px; text-align: right; value: 31,443;" type="text"/>
<small>(N plus Y)</small>

*This is a mandatory label.

Tax File Number Provided

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 \$	84,446	
			(an amount must be included even if it is zero)
*Tax on taxable income	T1 \$	12,666.90	
			(an amount must be included even if it is zero)
*Tax on no-TFN-quoted contributions	J \$	0.00	
			(an amount must be included even if it is zero)
Gross tax	B \$	12,666.90	
			(T1 plus J)

C1 \$	1,488.20		
Foreign income tax offset			
C2 \$		C \$	1,488.20
Rebates and tax offsets			(C1 plus C2)
Non-refundable non-carry forward tax offsets			

SUBTOTAL 1

T2 \$ 11,178.70

(B less C – cannot be less than zero)

D1 \$	0.00		
Early stage venture capital limited partnership tax offset			
D2 \$	0.00	D \$	0.00
Early stage venture capital limited partnership tax offset carried forward from previous year			(D1 plus D2 plus D3 plus D4)
D3 \$	0.00		
Early stage investor tax offset			
D4 \$	0.00		
Early stage investor tax offset carried forward from previous year			
SUBTOTAL 2			
		T3 \$	11,178.70
(T2 less D – cannot be less than zero)			

E1 \$	4,556.33		
Complying fund's franking credits tax offset			
E2 \$		E \$	4,556.33
No-TFN tax offset			(E1 plus E2 plus E3 plus E4)
E3 \$			
National rental affordability scheme tax offset			
E4 \$	0.00		
Exploration credit tax offset			
Refundable tax offsets			

***TAX PAYABLE T5 \$** 6,622.37

(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"/>
		<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

*Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="0.00"/>
	<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="6,881.37"/>
	<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

! 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 \$**

Tax File Number **Provided**

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Tozer**

First given name **Barry** Other given names

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

See the Privacy note in the Declaration.

Contributions OPENING ACCOUNT BALANCE \$ **2,355,709.13**

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

Other transactions Allocated earnings or losses **O** \$ **36,156.41** **Loss L**

Accumulation phase account balance **S1** \$ **2,319,552.72**
 Retirement phase account balance - Non CDBIS **S2** \$ **0.00**
 Retirement phase account balance - CDBIS **S3** \$ **0.00**
 Inward rollovers and transfers **P** \$
 Outward rollovers and transfers **Q** \$
 Lump Sum payments **R1** \$
 Income stream payments **R2** \$ **Code**

0 TRIS Count **CLOSING ACCOUNT BALANCE S** \$ **2,319,552.72**
 (S1 plus S2 plus S3)

Accumulation phase value **X1** \$
 Retirement phase value **X2** \$
 Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number

MEMBER 2

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

! 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** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Accumulation phase account balance **S1** \$

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

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

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** \$

Sensitive (when completed)

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

<p>Cash and term deposits E \$ <input type="text" value="369,345"/></p> <p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$ <input type="text"/></p> <p>Australian non-residential real property J2 \$ <input type="text"/></p> <p>Overseas real property J3 \$ <input type="text"/></p> <p>Australian shares J4 \$ <input type="text"/></p> <p>Overseas shares J5 \$ <input type="text"/></p> <p>Other J6 \$ <input type="text"/></p> <p>Property count J7 <input type="text"/></p>	<p>Debt securities F \$ <input type="text"/></p> <p>Loans G \$ <input type="text"/></p> <p>Listed shares H \$ <input type="text" value="254,172"/></p> <p>Unlisted shares I \$ <input type="text"/></p> <p>Limited recourse borrowing arrangements J \$ <input type="text"/></p> <p>Non-residential real property K \$ <input type="text"/></p> <p>Residential real property L \$ <input type="text"/></p> <p>Collectables and personal use assets M \$ <input type="text"/></p> <p>Other assets O \$ <input type="text" value="79,311"/></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 \$

Tax File Number

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 \$ <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="2,923,367"/>
Reserve accounts		X \$ <input type="text"/>
Other liabilities		Y \$ <input type="text" value="8,758"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="2,932,125"/>

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**

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 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 / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Tozer

First given name

Barry

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

Tozer & Associates Pty Ltd

ABN of non individual trustor

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 / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Mazevski

First given name

Danny

Other given names

Tax agent's practice

AMCO Public Accountants Pty Ltd

Tax agent's phone number

02 9790 6277

Reference number

TOZER&AS0942

Tax agent number

72139002

Tozer & Associates Retirement Plan

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
(24,531.62)	23800/ADV0046AU	Maple-Brown Abbott Aust Sh Fnd Ws			17,611.93
(9,147.24)	23800/BTA0419AU	Pendal Gbl Emerging Markets Opp WS			5,625.35
(10,529.89)	23800/CRS0004AU	Aberdeen Standard Aust Fixed Inc			19,924.52
(13,408.95)	23800/ETL0018AU	PIMCO Global Bond Fd - Ws Class			2,170.87
(8,619.63)	23800/FSF0040AU	First Sentier WS Balanced Fund			12,858.04
(2,843.30)	23800/FSF0456AU	CFS FC WS FC WS Low Vol Aust Sh			
(8,311.70)	23800/FSF0461AU	CFS FC WS Map Br Abb Aus Share			
(4,361.34)	23800/FSF0478AU	CFS FC WS PIMCO Ws Aus Bond			
(920.47)	23800/FSF0488AU	CFS FC WS FC WS Fixed Interest			
(3,525.42)	23800/FSF0795AU	CFS FC WS FC WS Gbl Infrastruc			
(1,520.41)	23800/FSF1085AU	CFS FC WS Stew Inv GI Emerg Mk Lead			
	23800/FSF1086AU	CFS Aspect Divers Futures Fnd CI A			3,373.72
(1,201.81)	23800/FSF1198AU	CFS FC WS Magellan WS Global Sh			
(4,203.28)	23800/FSF1241AU	First Sentier Gbl List Infra			24,100.60
(500.28)	23800/FSF1613AU	CFS FC WS FC WS Alternatives			
(17,299.77)	23800/MGE0001AU	Magellan Global Fd			15,405.33
(2,187.00)	23800/SBC0007AU	UBS Diversified Fixed Income Fund			8,218.81
(116,218.06)	24700	Changes in Market Values of Investments		123,867.58	
	25000	Interest Received			
(153.43)	25000/D70376	Macquarie Investment Consolidator A/C # D70376			143.69
(2,048.66)	25000/MBL961111937	Macquarie Cash Management Account			187.81
(440.93)	25000/TD	CFS - Fixed Rate Term Deposit			
(8,737.30)	25000/TDFIRSTRATE	CFS - First Rate Saver Term Deposit			
	25000/TDMacquarie	Macquarie Term Deposit			8,640.66
	26500	Other Investment Income			
(43.59)	26500/355974510	Administration Fee Rebate			573.78
(2,961.64)	26500/3559745101	Management Fee Rebate			
	30200	Administration Charges		3,201.73	

Tozer & Associates Retirement Plan

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
22,491.64	30500	Adviser Fees		28,242.53	
	41600	Pensions Paid			
35,000.00	41600/TOZRHO00002 P	(Pensions Paid) Tozer, Rhonda - Pension (Account Based Pension)		45,000.00	
(1,620.24)	48500	Income Tax Expense		6,622.37	
187,844.32	49000	Profit/Loss Allocation Account			88,099.10
	50010	Opening Balance			
(2,184,606.50)	50010/TOZBAR00001 A	(Opening Balance) Tozer, Barry - Accumulation			2,355,709.13
(639,016.46)	50010/TOZRHO00002 P	(Opening Balance) Tozer, Rhonda - Pension (Account Based Pension)			655,758.15
	53100	Share of Profit/(Loss)			
(179,432.13)	53100/TOZBAR00001 A	(Share of Profit/(Loss)) Tozer, Barry - Accumulation		23,489.51	
(51,741.69)	53100/TOZRHO00002 P	(Share of Profit/(Loss)) Tozer, Rhonda - Pension (Account Based Pension)		6,942.69	
	53330	Income Tax			
8,329.50	53330/TOZBAR00001 A	(Income Tax) Tozer, Barry - Accumulation		12,666.90	
	54160	Pensions Paid			
35,000.00	54160/TOZRHO00002 P	(Pensions Paid) Tozer, Rhonda - Pension (Account Based Pension)		45,000.00	
	60400	Bank Accounts			
18,722.13	60400/D70376	Macquarie Investment Consolidator A/C # D70376		83,438.61	
45,719.09	60400/MBL961111937	Macquarie Cash Management Account		45,906.90	
	60800	Term Deposits			
	60800/MBL06	Macquarie - TD MBL06		240,000.00	
480,000.00	60800/TDMacquarie	Macquarie Term Deposit			0.00
	61800	Distributions Receivable			
18,894.66	61800/ADV0046AU	Maple-Brown Abbott Aust Sh Fnd Ws		9,159.64	
9,147.24	61800/BTA0419AU	Pendal Gbl Emerging Markets Opp WS		5,625.35	
9,018.59	61800/CRS0004AU	Aberdeen Standard Aust Fixed Inc		17,095.89	
9,945.27	61800/ETL0018AU	PIMCO Global Bond Fd - Ws Class			0.00
7,058.73	61800/FSF0040AU	First Sentier WS Balanced Fund		7,134.75	
	61800/FSF1086AU	CFS Aspect Divers Futures Fnd CI A		118.75	

Tozer & Associates Retirement Plan

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
4,203.28	61800/FSF1241AU	First Sentier Glb List Infra		20,279.44	
17,299.77	61800/MGE0001AU	Magellan Global Fd		15,405.33	
1,562.14	61800/SBC0007AU	UBS Diversified Fixed Income Fund		4,492.46	
	74700	Managed Investments (Australian)			
287,749.11	74700/ADV0046AU	Maple-Brown Abbott Aust Sh Fnd Ws	269,145.5661	215,989.32	
224,055.91	74700/BTA0419AU	Pendal Gbl Emerging Markets Opp WS	167,731.6281	203,206.87	
265,363.22	74700/CRS0004AU	Aberdeen Standard Aust Fixed Inc	258,207.1073	314,418.79	
130,198.76	74700/DEU0109AU	Ironbark GCM Global Macro Fund	0.0000		0.00
225,832.43	74700/ETL0018AU	PIMCO Global Bond Fd - Ws Class	0.0000		0.00
231,706.74	74700/FSF0040AU	First Sentier WS Balanced Fund	174,871.2734	222,138.98	
201,121.16	74700/FSF1086AU	CFS Aspect Divers Futures Fnd CI A	296,873.1061	331,755.70	
341,256.82	74700/FSF1241AU	First Sentier Glb List Infra	272,939.9532	310,796.72	
370,549.64	74700/MGE0001AU	Magellan Global Fd	146,717.4703	384,927.96	
114,199.05	74700/SBC0007AU	UBS Diversified Fixed Income Fund	267,343.3858	246,062.85	
	77600	Shares in Listed Companies (Australian)			
	77600/GOLD.AX	Efts Metal Securities Australia Limited.	1,049.0000	254,172.70	
1,620.24	85000	Income Tax Payable/Refundable			6,622.37
	85092	Income Tax Payable/Refundable - 2019		1,620.24	
688.73	85093	Income Tax Payable/Refundable - 2018		688.73	
(4,445.43)	85094	Income Tax Payable/Refundable - 2017			4,445.43
				3,229,469.29	3,229,469.29

Current Year Profit/(Loss): (81,476.73)

Tozer & Associates Retirement Plan General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit
Distributions Received (23800)				
<u>Maple-Brown Abbott Aust Sh Fnd Ws (ADV0046AU)</u>				
31/10/2019	Distribution Maple-Brown Abbot			4,795.33
14/01/2020	Distribution Maple-Brown Abbot			1,996.79
16/04/2020	Record : Accounting for DRP			1,660.17
30/06/2020	Record : Accrued Distribution @ 30/06/2020			9,159.64
				17,611.93
<u>Pendal Gbl Emerging Markets Opp WS (BTA0419AU)</u>				
30/06/2020	Record : Accrued Distribution @ 30/06/2020			5,625.35
				5,625.35
<u>Aberdeen Standard Aust Fixed Inc (CRS0004AU)</u>				
14/10/2019	Distribution Aberdeen standard			257.15
15/01/2020	Distribution Aberdeen standard			1,285.74
16/04/2020	Record : Accounting for DRP			1,285.74
30/06/2020	Record : Accrued Distribution @ 30/06/2020			17,095.89
				19,924.52
<u>PIMCO Global Bond Fd - Ws Class (ETL0018AU)</u>				
14/10/2019	Distribution Pimco global bond fund			921.91
20/01/2020	Distribution Pimco global bond fund			1,248.96
				2,170.87
<u>First Sentier WS Balanced Fund (FSF0040AU)</u>				
19/09/2019	Distribution CFS W sale balanced fund			1,040.60
18/12/2019	Distribution CFS W sale balanced fund			2,948.36
01/04/2020	Record : Accounting for DRP			1,734.33
30/06/2020	Record : Accrued Distribution @ 30/06/2020			7,134.75
				12,858.04
<u>CFS Aspect Divers Futures Fnd Cl A (FSF1086AU)</u>				
18/12/2019	Distribution Aspect DIV futures			3,254.97
30/06/2020	Record : Accrued Distribution @ 30/06/2020			118.75
				3,373.72
<u>First Sentier Gbl List Infra (FSF1241AU)</u>				
18/12/2019	Distribution CFS global [Distribution CFS Global]			3,821.16
30/06/2020	Record : Accrued Distribution @ 30/06/2020			20,279.44
				24,100.60
<u>Magellan Global Fd (MGE0001AU)</u>				
30/06/2020	Record : Accrued Distribution @ 30/06/2020			15,405.33
				15,405.33
<u>UBS Diversified Fixed Income Fund (SBC0007AU)</u>				
10/10/2019	Distribution UBS Diversified			1,330.84
10/01/2020	Distribution UBS Diversified [Distribution UBS Diversified]			1,330.84
14/04/2020	Record : Accounting for DRP			1,064.67
30/06/2020	Record : Accrued Distribution @			4,492.46

Tozer & Associates Retirement Plan

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	30/06/2020			8,218.81	8,218.81 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
23/01/2020	Record : Acquisition & Disposal of Investment (DEU0109AU)			6,336.90	6,336.90 CR
23/01/2020	Unrealised Gain writeback as at 23/01/2020 (DEU0109AU)		198.76		6,138.14 CR
19/02/2020	redemption Pimco global bond fund (ETL0018AU)			1,618.43	7,756.57 CR
19/02/2020	Unrealised Gain writeback as at 19/02/2020 (ETL0018AU)		5,832.43		1,924.14 CR
30/06/2020	Revaluation - 30/06/2020 @ \$2.623600 (Custom) - 146,717.470300 Units on hand (MGE0001AU)			14,378.32	16,302.46 CR
30/06/2020	Revaluation - 30/06/2020 @ \$0.802500 (Custom) - 269,145.566100 Units on hand (ADV0046AU)		73,419.96		57,117.50 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.211500 (Custom) - 167,731.628100 Units on hand (BTA0419AU)		20,849.04		77,966.54 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.217700 (Custom) - 258,207.107300 Units on hand (CRS0004AU)		2,230.17		80,196.71 DR
30/06/2020	Revaluation - 30/06/2020 @ \$0.920400 (Custom) - 267,343.385800 Units on hand (SBC0007AU)			799.13	79,397.58 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.117500 (Custom) - 296,873.106100 Units on hand (FSF1086AU)		5,702.36		85,099.94 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.138700 (Custom) - 272,939.953200 Units on hand (FSF1241AU)		30,460.10		115,560.04 DR
30/06/2020	Revaluation - 30/06/2020 @ \$242.300000 (Custom) - 1,049.000000 Units on hand (GOLD.AX)			2,994.55	112,565.49 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.270300 (Custom) - 1,049.000000 Units on hand (GOLD.AX)		11,302.09		123,867.58 DR
			149,994.91	26,127.33	123,867.58 DR
<u>Macquarie Investment Consolidator A/C # D70376 (D70376)</u>					
31/07/2019	Interest			25.91	25.91 CR
30/08/2019	Interest			96.14	122.05 CR
30/09/2019	Interest			19.68	141.73 CR
05/11/2019	Interest			1.96	143.69 CR
				143.69	143.69 CR
<u>Macquarie Cash Management Account (MBL961111937)</u>					
30/06/2020	Interest			187.81	187.81 CR
				187.81	187.81 CR
<u>Macquarie Term Deposit (TDMacquarie)</u>					
16/08/2019	Distribution Macquarie TD 06 MTH			6,426.74	6,426.74 CR
25/02/2020	Distribution Macquarie TD 06 MTH			2,213.92	8,640.66 CR
				8,640.66	8,640.66 CR
Other Investment Income (26500)					
<u>Administration Fee Rebate (355974510)</u>					
05/07/2019	Rebate			12.26	12.26 CR



Tozer & Associates Retirement Plan

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
16/08/2019	Rebate for Maple -Brown			73.04	85.30 CR
16/08/2019	Rebate for Pental Global			13.62	98.92 CR
10/10/2019	Administration Fee Rebate for Ironbark			13.88	112.80 CR
10/10/2019	Administration Fee Rebate for Pendle global			39.06	151.86 CR
18/12/2019	Administration fee rebate for Maple - Brown			69.51	221.37 CR
11/03/2020	administration Fee rebate for CFS			24.28	245.65 CR
11/03/2020	Administration Fee Rebate for Ironbark			14.68	260.33 CR
11/03/2020	Administration Fee Rebate for Pental Global			68.23	328.56 CR
12/03/2020	Administration Fee Rebate for Maple-Brown			69.09	397.65 CR
19/06/2020	Administration fee rebate for CFS			23.47	421.12 CR
19/06/2020	Administration Fee Rebate for Maple-Brown			64.71	485.83 CR
21/06/2020	administration Fee rebate for CFS			23.96	509.79 CR
22/06/2020	Administration Fee Rebate for Pental Global			25.83	535.62 CR
22/06/2020	Administration Fee Rebate for Ironbark			14.40	550.02 CR
22/06/2020	administration Fee Rebate for CFS			23.76	573.78 CR
				573.78	573.78 CR

Administration Charges (30200)

Administration Charges (30200)

03/07/2019	Wrap Solution Admin Fee		270.41		270.41 DR
05/08/2019	Wrap solution Admin Fee		279.42		549.83 DR
04/09/2019	Wrap solution Admin Fee		381.83		931.66 DR
03/10/2019	Wrap Solutions Admin fee		270.41		1,202.07 DR
05/11/2019	Wrap solution Admin Fee		279.42		1,481.49 DR
04/12/2019	Wrap solution Admin Fee		270.41		1,751.90 DR
06/01/2020	Wrap solution Admin Fee		279.42		2,031.32 DR
05/02/2020	Wrap solution Admin Fee		278.66		2,309.98 DR
04/03/2020	Wrap solution Admin Fee		322.07		2,632.05 DR
03/04/2020	Wrap solution Admin Fee		271.26		2,903.31 DR
05/05/2020	Wrap solution Admin Fee		146.53		3,049.84 DR
03/06/2020	Wrap solution Admin Fee		151.89		3,201.73 DR
			3,201.73		3,201.73 DR

Adviser Fees (30500)

Adviser Fees (30500)

03/07/2019	Wrap Solution Adviser Fee [Wrap Solution Adviser Fee]		2,106.16		2,106.16 DR
05/08/2019	Wrap solution Adviser Fee		2,176.37		4,282.53 DR
04/09/2019	Wrap solution Adviser Fee		2,176.37		6,458.90 DR
09/10/2019	Wrap Solutions Adviser fee [Wrap Solution Adviser fee]		2,106.16		8,565.06 DR
04/12/2019	Wrap solution Adviser Fee		2,176.37		10,741.43 DR
18/12/2019	Wrap solution Adviser Fee		2,106.16		12,847.59 DR
06/01/2020	Wrap solution Adviser Fee		2,176.37		15,023.96 DR
05/02/2020	Wrap solution Adviser Fee		2,170.43		17,194.39 DR
04/03/2020	Wrap solution Adviser Fee		2,030.39		19,224.78 DR
03/04/2020	Wrap solution Adviser Fee		3,038.59		22,263.37 DR
05/05/2020	Wrap solution Adviser Fee		2,940.57		25,203.94 DR

Tozer & Associates Retirement Plan

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
03/06/2020	Wrap solution Advisor Fee		3,038.59		28,242.53 DR
			28,242.53		28,242.53 DR
Pensions Paid (41600)					
<u>(Pensions Paid) Tozer, Rhonda - Pension (Account Based Pension) (TOZRHO00002P)</u>					
23/06/2020	Pension		45,000.00		45,000.00 DR
			45,000.00		45,000.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020			4,556.33	4,556.33 CR
30/06/2020	Create Entries - Foreign Credits Adjustment - 30/06/2020			1,488.20	6,044.53 CR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020		12,666.90		6,622.37 DR
			12,666.90	6,044.53	6,622.37 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
23/06/2020	System Member Journals			45,000.00	45,000.00 CR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			23,489.51	68,489.51 CR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			6,942.69	75,432.20 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			12,666.90	88,099.10 CR
				88,099.10	88,099.10 CR
Opening Balance (50010)					
<u>(Opening Balance) Tozer, Barry - Accumulation (TOZBAR00001A)</u>					
01/07/2019	Opening Balance				2,184,606.50 CR
01/07/2019	Close Period Journal			171,102.63	2,355,709.13 CR
				171,102.63	2,355,709.13 CR
<u>(Opening Balance) Tozer, Rhonda - Pension (Account Based Pension) (TOZRHO00002P)</u>					
01/07/2019	Opening Balance				639,016.46 CR
01/07/2019	Close Period Journal			16,741.69	655,758.15 CR
				16,741.69	655,758.15 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Tozer, Barry - Accumulation (TOZBAR00001A)</u>					
01/07/2019	Opening Balance				179,432.13 CR
01/07/2019	Close Period Journal		179,432.13		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		23,489.51		23,489.51 DR
			202,921.64		23,489.51 DR
<u>(Share of Profit/(Loss)) Tozer, Rhonda - Pension (Account Based Pension) (TOZRHO00002P)</u>					
01/07/2019	Opening Balance				51,741.69 CR
01/07/2019	Close Period Journal		51,741.69		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		6,942.69		6,942.69 DR
			58,684.38		6,942.69 DR
Income Tax (53330)					
<u>(Income Tax) Tozer, Barry - Accumulation (TOZBAR00001A)</u>					

Tozer & Associates Retirement Plan

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2019	Opening Balance				8,329.50 DR
01/07/2019	Close Period Journal			8,329.50	0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		12,666.90		12,666.90 DR
			12,666.90	8,329.50	12,666.90 DR
Pensions Paid (54160)					
<u>(Pensions Paid) Tozer, Rhonda - Pension (Account Based Pension) (TOZRHO00002P)</u>					
01/07/2019	Opening Balance				35,000.00 DR
01/07/2019	Close Period Journal			35,000.00	0.00 DR
23/06/2020	System Member Journals		45,000.00		45,000.00 DR
			45,000.00	35,000.00	45,000.00 DR
Bank Accounts (60400)					
<u>Macquarie Investment Consolidator A/C # D70376 (D70376)</u>					
01/07/2019	Opening Balance				18,722.13 DR
03/07/2019	Wrap Solution Admin Fee			270.41	18,451.72 DR
03/07/2019	Wrap Solution Adviser Fee [Wrap Solution Adviser Fee]			2,106.16	16,345.56 DR
05/07/2019	Distribution FS0040AU		7,058.73		23,404.29 DR
05/07/2019	Distribution CFS Global		4,203.28		27,607.57 DR
05/07/2019	Rebate		12.26		27,619.83 DR
12/07/2019	Distribution PIMCO Global		9,945.27		37,565.10 DR
15/07/2019	Distribution Maple-Brown Abbot		18,894.66		56,459.76 DR
16/07/2019	Distribution Pental GLB Emerging		9,147.24		65,607.00 DR
16/07/2019	Distribution Aberdeen standard		9,018.59		74,625.59 DR
17/07/2019	Distribution UBS Diversified		1,562.14		76,187.73 DR
18/07/2019	Distribution Magellan Global		17,299.77		93,487.50 DR
31/07/2019	Interest		25.91		93,513.41 DR
05/08/2019	Wrap solution Admin Fee			279.42	93,233.99 DR
05/08/2019	Wrap solution Adviser Fee			2,176.37	91,057.62 DR
16/08/2019	Maturity MacquarieTD 06 MTH		480,000.00		571,057.62 DR
16/08/2019	Distribution Macquarie TD 06 MTH		6,426.74		577,484.36 DR
16/08/2019	Rebate for Pental Global		13.62		577,497.98 DR
16/08/2019	Rebate for Maple -Brown		73.04		577,571.02 DR
23/08/2019	Application UBS Diversified fixed income fund			130,000.00	447,571.02 DR
23/08/2019	Application Pimco global bond fund			60,000.00	387,571.02 DR
23/08/2019	Application Aberdeen Standard Aust fixed income			50,000.00	337,571.02 DR
26/08/2019	Buy Macquarie TD 06 MTH Maturity			240,000.00	97,571.02 DR
30/08/2019	Interest		96.14		97,667.16 DR
04/09/2019	Wrap solution Admin Fee			381.83	97,285.33 DR
04/09/2019	Wrap solution Adviser Fee			2,176.37	95,108.96 DR
19/09/2019	Distribution CFS W sale balanced fund		1,040.60		96,149.56 DR
30/09/2019	Interest		19.68		96,169.24 DR
03/10/2019	Wrap Solutions Admin fee			270.41	95,898.83 DR
09/10/2019	Wrap Solutions Adviser fee [Wrap Solution Adviser fee]			2,106.16	93,792.67 DR
10/10/2019	Distribution UBS Diversified		1,330.84		95,123.51 DR
10/10/2019	Administration Fee Rebate for Ironbark		13.88		95,137.39 DR
10/10/2019	Administration Fee Rebate for Pendle		39.06		95,176.45 DR

Tozer & Associates Retirement Plan
General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	global				
14/10/2019	Distribution Pimco global bond fund		921.91		96,098.36 DR
14/10/2019	Distribution Aberdeen standard		257.15		96,355.51 DR
31/10/2019	Distribution Maple-Brown Abbot		4,795.33		101,150.84 DR
05/11/2019	Interest		1.96		101,152.80 DR
05/11/2019	Wrap solution Admin Fee			279.42	100,873.38 DR
04/12/2019	Wrap solution Advisor Fee			2,176.37	98,697.01 DR
04/12/2019	Wrap solution Admin Fee			270.41	98,426.60 DR
18/12/2019	Wrap solution Advisor Fee			2,106.16	96,320.44 DR
18/12/2019	Administration fee rebate for Maple - Brown		69.51		96,389.95 DR
18/12/2019	Distribution CFS W sale balanced fund		2,948.36		99,338.31 DR
18/12/2019	Distribution CFS global [Distribution CFS Global]		3,821.16		103,159.47 DR
18/12/2019	Distribution Aspect DIV futures		3,254.97		106,414.44 DR
06/01/2020	Wrap solution Admin Fee			279.42	106,135.02 DR
06/01/2020	Wrap solution Advisor Fee			2,176.37	103,958.65 DR
10/01/2020	Distribution UBS Diversified [Distribution UBS Diversified]		1,330.84		105,289.49 DR
14/01/2020	Distribution Maple-Brown Abbot		1,996.79		107,286.28 DR
15/01/2020	Distribution Aberdeen standard		1,285.74		108,572.02 DR
20/01/2020	Distribution Pimco global bond fund		1,248.96		109,820.98 DR
05/02/2020	Wrap solution Admin Fee			278.66	109,542.32 DR
05/02/2020	Wrap solution Advisor Fee			2,170.43	107,371.89 DR
19/02/2020	redemption Pimco global bond fund		281,618.43		388,990.32 DR
25/02/2020	Maturity MacquarieTD 06 MTH		240,000.00		628,990.32 DR
25/02/2020	Distribution Macquarie TD 06 MTH		2,213.92		631,204.24 DR
25/02/2020	Buy Macquarie TD 06 MTH Maturity			240,000.00	391,204.24 DR
04/03/2020	Wrap solution Admin Fee			322.07	390,882.17 DR
04/03/2020	Wrap solution Advisor Fee			2,030.39	388,851.78 DR
11/03/2020	administration Fee rebate for CFS		24.28		388,876.06 DR
11/03/2020	Administration Fee Rebate for Ironbark		14.68		388,890.74 DR
11/03/2020	Administration Fee Rebate for Pental Global		68.23		388,958.97 DR
12/03/2020	Administration Fee Rebate for Maple-Brown		69.09		389,028.06 DR
13/03/2020	Buy ETFs's metal securities			251,178.15	137,849.91 DR
03/04/2020	Wrap solution Admin Fee			271.26	137,578.65 DR
03/04/2020	Wrap solution Advisor Fee			3,038.59	134,540.06 DR
05/05/2020	Wrap solution Admin Fee			146.53	134,393.53 DR
05/05/2020	Wrap solution Advisor Fee			2,940.57	131,452.96 DR
03/06/2020	Wrap solution Admin Fee			151.89	131,301.07 DR
03/06/2020	Wrap solution Advisor Fee			3,038.59	128,262.48 DR
19/06/2020	Administration fee rebate for CFS		23.47		128,285.95 DR
19/06/2020	Administration Fee Rebate for Maple-Brown		64.71		128,350.66 DR
19/06/2020	Transaction TFR to 961111937 to ZER & Asso. [Net Bank Transfer]			45,000.00	83,350.66 DR
21/06/2020	administration Fee rebate for CFS		23.96		83,374.62 DR
22/06/2020	Administration Fee Rebate for Ironbark		14.40		83,389.02 DR
22/06/2020	Administration Fee Rebate for Pental Global		25.83		83,414.85 DR

Tozer & Associates Retirement Plan

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
22/06/2020	administration Fee Rebate for CFS		23.76		83,438.61 DR
			1,112,338.89	1,047,622.41	83,438.61 DR
<u>Macquarie Cash Management Account (MBL961111937)</u>					
01/07/2019	Opening Balance				45,719.09 DR
27/02/2020	ATO			16,855.00	28,864.09 DR
16/04/2020	ATO		16,855.00		45,719.09 DR
19/06/2020	Transaction TFR to 961111937 to ZER & Asso. [Net Bank Transfer]		45,000.00		90,719.09 DR
23/06/2020	Pension			45,000.00	45,719.09 DR
30/06/2020	Interest		187.81		45,906.90 DR
			62,042.81	61,855.00	45,906.90 DR
<u>Term Deposits (60800)</u>					
<u>Macquarie - TD MBL06 (MBL06)</u>					
25/02/2020	Buy Macquarie TD 06 MTH Maturity		240,000.00		240,000.00 DR
			240,000.00		240,000.00 DR
<u>Macquarie Term Deposit (TDMacquarie)</u>					
01/07/2019	Opening Balance				480,000.00 DR
16/08/2019	Maturity MacquarieTD 06 MTH			480,000.00	0.00 DR
26/08/2019	Buy Macquarie TD 06 MTH Maturity		240,000.00		240,000.00 DR
25/02/2020	Maturity MacquarieTD 06 MTH			240,000.00	0.00 DR
			240,000.00	720,000.00	0.00 DR
<u>Distributions Receivable (61800)</u>					
<u>Maple-Brown Abbott Aust Sh Fnd Ws (ADV0046AU)</u>					
01/07/2019	Opening Balance				18,894.66 DR
15/07/2019	Distribution Maple-Brown Abbot			18,894.66	0.00 DR
30/06/2020	Record : Accrued Distribution @ 30/06/2020		9,159.64		9,159.64 DR
			9,159.64	18,894.66	9,159.64 DR
<u>Pendal Gbl Emerging Markets Opp WS (BTA0419AU)</u>					
01/07/2019	Opening Balance				9,147.24 DR
16/07/2019	Distribution Pendal GLB Emerging			9,147.24	0.00 DR
30/06/2020	Record : Accrued Distribution @ 30/06/2020		5,625.35		5,625.35 DR
			5,625.35	9,147.24	5,625.35 DR
<u>Aberdeen Standard Aust Fixed Inc (CRS0004AU)</u>					
01/07/2019	Opening Balance				9,018.59 DR
16/07/2019	Distribution Aberdeen standard			9,018.59	0.00 DR
30/06/2020	Record : Accrued Distribution @ 30/06/2020				0.00 DR
30/06/2020	Record : Accrued Distribution @ 30/06/2020		17,095.89		17,095.89 DR
			17,095.89	9,018.59	17,095.89 DR
<u>PIMCO Global Bond Fd - Ws Class (ETL0018AU)</u>					
01/07/2019	Opening Balance				9,945.27 DR
12/07/2019	Distribution PIMCO Global			9,945.27	0.00 DR
				9,945.27	0.00 DR
<u>First Sentier WS Balanced Fund (FSF0040AU)</u>					
01/07/2019	Opening Balance				7,058.73 DR

Tozer & Associates Retirement Plan
General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/07/2019	Distribution FS0040AU			7,058.73	0.00 DR
30/06/2020	Record : Accrued Distribution @ 30/06/2020		7,134.75		7,134.75 DR
			7,134.75	7,058.73	7,134.75 DR
<u>CFS Aspect Divers Futures Fnd CIA (FSF1086AU)</u>					
30/06/2020	Record : Accrued Distribution @ 30/06/2020		118.75		118.75 DR
			118.75		118.75 DR
<u>First Sentier Glb List Infra (FSF1241AU)</u>					
01/07/2019	Opening Balance				4,203.28 DR
05/07/2019	Distribution CFS Global			4,203.28	0.00 DR
30/06/2020	Record : Accrued Distribution @ 30/06/2020		20,279.44		20,279.44 DR
			20,279.44	4,203.28	20,279.44 DR
<u>Magellan Global Fd (MGE0001AU)</u>					
01/07/2019	Opening Balance				17,299.77 DR
18/07/2019	Distribution Magellan Global			17,299.77	0.00 DR
30/06/2020	Record : Accrued Distribution @ 30/06/2020		15,405.33		15,405.33 DR
			15,405.33	17,299.77	15,405.33 DR
<u>UBS Diversified Fixed Income Fund (SBC0007AU)</u>					
01/07/2019	Opening Balance				1,562.14 DR
17/07/2019	Distribution UBS Diversified			1,562.14	0.00 DR
30/06/2020	Record : Accrued Distribution @ 30/06/2020		4,492.46		4,492.46 DR
			4,492.46	1,562.14	4,492.46 DR
Managed Investments (Australian) (74700)					
<u>Maple-Brown Abbot Aust Sh Fnd Ws (ADV0046AU)</u>					
01/07/2019	Opening Balance	266,903.91			287,749.11 DR
16/04/2020	Record : Accounting for DRP	2,241.66	1,660.17		289,409.28 DR
30/06/2020	Revaluation - 30/06/2020 @ \$0.802500 (Custom) - 269,145.566100 Units on hand			73,419.96	215,989.32 DR
		269,145.57	1,660.17	73,419.96	215,989.32 DR
<u>Pendal Gbl Emerging Markets Opp WS (BTA0419AU)</u>					
01/07/2019	Opening Balance	167,731.63			224,055.91 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.211500 (Custom) - 167,731.628100 Units on hand			20,849.04	203,206.87 DR
		167,731.63		20,849.04	203,206.87 DR
<u>Aberdeen Standard Aust Fixed Inc (CRS0004AU)</u>					
01/07/2019	Opening Balance	215,900.43			265,363.22 DR
23/08/2019	Application Aberdeen Standard Aust fixed income	41,247.32	50,000.00		315,363.22 DR
16/04/2020	Record : Accounting for DRP	1,059.36	1,285.74		316,648.96 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.217700 (Custom) - 258,207.107300 Units on hand			2,230.17	314,418.79 DR
		258,207.11	51,285.74	2,230.17	314,418.79 DR
<u>Ironbark GCM Global Macro Fund (DEU0109AU)</u>					
01/07/2019	Opening Balance	116,916.99			130,198.76 DR
23/01/2020	Record : Acquisition & Disposal of Investment	(116,916.99)		130,000.00	198.76 DR

Tozer & Associates Retirement Plan

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
23/01/2020	Unrealised Gain writeback as at 23/01/2020			198.76	0.00 DR
		0.00		130,198.76	0.00 DR
<u>PIMCO Global Bond Fd - Ws Class (ETL0018AU)</u>					
01/07/2019	Opening Balance	217,627.86			225,832.43 DR
23/08/2019	Application Pimco global bond fund	59,364.80	60,000.00		285,832.43 DR
19/02/2020	redemption Pimco global bond fund	(276,992.65)		280,000.00	5,832.43 DR
19/02/2020	Unrealised Gain writeback as at 19/02/2020			5,832.43	0.00 DR
		0.00	60,000.00	285,832.43	0.00 DR
<u>First Sentier WS Balanced Fund (FSF0040AU)</u>					
01/07/2019	Opening Balance	173,433.19			231,706.74 DR
01/04/2020	Record : Accounting for DRP	1,438.08	1,734.33		233,441.07 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.270300 (Custom) - 174,871.273400 Units on hand			11,302.09	222,138.98 DR
		174,871.27	1,734.33	11,302.09	222,138.98 DR
<u>CFS Aspect Divers Futures Fnd Cl A (FSF1086AU)</u>					
01/07/2019	Opening Balance	180,831.83			201,121.16 DR
23/01/2020	Record : Acquisition & Disposal of Investment	116,041.28	136,336.90		337,458.06 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.117500 (Custom) - 296,873.106100 Units on hand			5,702.36	331,755.70 DR
		296,873.11	136,336.90	5,702.36	331,755.70 DR
<u>First Sentier Glb List Infra (FSF1241AU)</u>					
01/07/2019	Opening Balance	272,939.95			341,256.82 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.138700 (Custom) - 272,939.953200 Units on hand			30,460.10	310,796.72 DR
		272,939.95		30,460.10	310,796.72 DR
<u>Magellan Global Fd (MGE0001AU)</u>					
01/07/2019	Opening Balance	146,717.47			370,549.64 DR
30/06/2020	Revaluation - 30/06/2020 @ \$2.623600 (Custom) - 146,717.470300 Units on hand		14,378.32		384,927.96 DR
		146,717.47	14,378.32		384,927.96 DR
<u>UBS Diversified Fixed Income Fund (SBC0007AU)</u>					
01/07/2019	Opening Balance	124,971.60			114,199.05 DR
23/08/2019	Application UBS Diversified fixed income fund	141,196.92	130,000.00		244,199.05 DR
14/04/2020	Record : Accounting for DRP	1,174.87	1,064.67		245,263.72 DR
30/06/2020	Revaluation - 30/06/2020 @ \$0.920400 (Custom) - 267,343.385800 Units on hand		799.13		246,062.85 DR
		267,343.39	131,863.80		246,062.85 DR
<u>Shares in Listed Companies (Australian) (77600)</u>					
<u>Etfs Metal Securities Australia Limited. (GOLD.AX)</u>					
13/03/2020	Buy ETFS's metal securities	1,049.00	251,178.15		251,178.15 DR
30/06/2020	Revaluation - 30/06/2020 @ \$242.300000 (Custom) - 1,049.000000 Units on hand		2,994.55		254,172.70 DR
		1,049.00	254,172.70		254,172.70 DR
<u>Income Tax Payable/Refundable (85000)</u>					

Tozer & Associates Retirement Plan
General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2019	Opening Balance				1,620.24 DR
27/02/2020	ATO		16,855.00		18,475.24 DR
16/04/2020	ATO			16,855.00	1,620.24 DR
30/06/2020	Record : Reallocation of ATO RBA			1,620.24	0.00 DR
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020		4,556.33		4,556.33 DR
30/06/2020	Create Entries - Foreign Credits Adjustment - 30/06/2020		1,488.20		6,044.53 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			12,666.90	6,622.37 CR
			22,899.53	31,142.14	6,622.37 CR
<u>Income Tax Payable/Refundable - 2019 (85092)</u>					
<u>Income Tax Payable/Refundable - 2019 (85092)</u>					
30/06/2020	Record : Reallocation of ATO RBA		1,620.24		1,620.24 DR
			1,620.24		1,620.24 DR
<u>Income Tax Payable/Refundable - 2018 (85093)</u>					
<u>Income Tax Payable/Refundable - 2018 (85093)</u>					
01/07/2019	Opening Balance				688.73 DR
					688.73 DR
<u>Income Tax Payable/Refundable - 2017 (85094)</u>					
<u>Income Tax Payable/Refundable - 2017 (85094)</u>					
01/07/2019	Opening Balance				4,445.43 CR
					4,445.43 CR
Total Debits:			2,968,024.03		
Total Credits:				2,968,024.03	

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28 February 2022

Certificate No. 287703.1

The Trustees
Tozer & Associates Retirement Plan

Dear Trustees,

SECTION 295-390 ACTUARIAL CERTIFICATE

This Actuarial Certificate is prepared for Tozer & Associates Retirement Plan for the financial year ending 30 June 2021. It complies with The Institute of Actuaries of Australia Professional Standard 406.

Information I have relied upon

This Actuarial Certificate relies upon information provided to us by AMCO Financial on [REDACTED] of Tozer & Associates Retirement Plan. The key information I have relied upon is shown [REDACTED]

You have stated that:

- Any assets segregated by election (using separate asset pools) have been removed from the data entered.
- The Fund has met the Minimum Pension Standards. That is, the required minimum amount has been withdrawn from the pension during the financial year.
- The types of pensions in the Fund include Allocated Pensions, Market-linked pensions, Term allocated pensions and Account based pensions. They do not include Defined Benefits pensions.
- The pensions valued meet the requirements to be considered Retirement Superannuation Income Streams under the Income Tax Assessment Act 1997.

My calculations have been based on draft financial statements. If any information provided, as shown in Appendix 1, changes materially then you should revise that information and obtain an updated Actuarial Certificate. If you don't have login details then you can contact Lime Actuarial to obtain your login details. There is no charge for updating your Actuarial Certificate.

Exempt proportion

The fund had unsegregated assets during these periods:

- 1 July 2020 to 30 June 2021

For the remainder of the year (if applicable), all assets were segregated. During the period where there were unsegregated assets, the exempt proportion of assessable income is calculated as follows:

	Start of year	End of year	Average
Unsegregated Retirement Income Stream Liabilities	\$655,758	\$601,288*	\$610,732
Unsegregated Superannuation liabilities	\$3,011,467	\$2,920,470*	\$2,966,341
Exempt Proportion			20.59%

*Estimate

The estimated net assets at 30 June 2021 were \$2,920,470.

The average liabilities are calculated with regard to all transactions taking place during the period in which there were unsegregated assets.

I certify that **20.59%** of investment income earned by the fund during the year ended 30 June 2021 and relating to unsegregated assets, is exempt from tax. The specific exempt percentages for each member are:

	Tax exempt %	Taxable %
Barry Tozer	0.00%	79.41%
Rhonda Tozer	20.59%	0.00%
Reserves	0.00%	0.00%
Total	20.59%	79.41%

Adequacy

By definition, the value of assets and liabilities of account based income streams must be equal. Therefore I am satisfied that the value of assets at 30 June 2021 is sufficient to meet the fund's liabilities as they fall due.

Yours sincerely,



Greg Einfeld MEd, MBA
Fellow of the Institute of Actuaries of Australia

APPENDIX 1: INFORMATION YOU HAVE PROVIDED

Fund details

Fund name	Tozer & Associates Retirement Plan
Fund ABN	21437961520
Trustee Type	Corporate
Trustee name	Tozer & Associates Pty Ltd
Financial Year	2020-2021
Fund established during the financial year?	No
Fund wound up during the financial year?	No
Are there any assets segregated by election?	No

Member details

Member name	Date of birth	Joined during this year?	Exited the fund?	Exit the fund as a result of death?
Barry Tozer	31/08/1943	No	No	No
Rhonda Tozer	05/08/1944	No	No	No

Opening Balances

Name	Non Retirement Balance	Retirement Balance	Fund Reserves
Barry Tozer	\$2,355,709.13	\$0.00	N/A
Rhonda Tozer	\$0.00	\$655,758.15	N/A
Reserve	N/A	N/A	\$0.00

Member Cash (External) Transactions

Transaction Type	Date	Amount	Member
Retirement Withdrawal	01/07/2020	\$45,000.00	Rhonda Tozer

Non Cash (Internal) Transactions

Transaction Type	Date	Member	Amount
No non cash (Internal) transactions found.			

Other Super Funds Opening Balances

Name	Non Retirement Balance	Retirement Balance
Barry Tozer	\$0.00	\$0.00
Rhonda Tozer	\$0.00	\$0.00

Closing Balances

Date	Amount
30/6/2021	\$2,920,470.10*

*Estimate

APPENDIX 2:

Description of Member Cash Transaction Types

Transaction Type	Includes
Concessional Contribution	One off and regular Concessional contributions
Non-Concessional Contribution	Non-Concessional Contributions
Transfer In	Transfers from outside the fund into accumulation accounts including Rollovers In and Insurance claims received.
Non Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has not met a condition of release and from accumulation accounts. Includes lump sum benefits, death benefits, rollovers out, insurance premiums, and pension drawdowns from TTR accounts where the member has not met a condition of release.
Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has met a condition of release and from Account Based Pension accounts. Includes pension drawdowns, lump sum benefits, death benefits, rollovers out, insurance premiums.

Description of Non-Cash Transaction Types

Transaction Type	Includes
Account Based Pension Commencements	Account Based Pensions commenced during the financial year. Do not include pensions commenced in previous years, these are shown as opening balances. Do not include TTR Pensions. An Account Based Pension commencement involves transferring member balances from Accumulation to Account Based Pension.
Retirement Pension Commutation	Retirement Pensions ceased either in part or in entirety, where balances are transferred from Retirement (TTR pension where a condition of release has been met, and Account Based Pension) to Accumulation.
Retirement Pension Reversion	Transfers of a retirement pension balance from a deceased member to a surviving spouse.
Conversions from TTR to Retirement Pension	Conversion of a TTR to a Retirement Pension when a member meets a condition of release.
Contribution Split	Contributions which are split from one spouse to another. The amount split will be up to 85% of the original concessional contribution. Note that the original concessional contribution will also be shown on this form if it took place in the same year.
Transfers from Reserves to Non Retirement	Transfer from reserve account to a member Accumulation account or TTR pension.
Transfers from Reserves to Retirement	Transfer from reserve account to a member TTR pension where a condition of release has been met or Account Based Pension.

APPENDIX 3: ASSUMPTIONS

I have assumed that all transactions occur before investment income is earned each day

No assumptions are required to calculate the rate of increase in pension liability and earning rate as by definition, the value of assets and liabilities of account based income streams must be equal.

Macquarie Investment Consolidator II - Elevate

Tax Report - Summary (Part A)

from 1 July 2019 to 30 June 2020

Account No: D70376

Account Name: TOZER & ASSOCIATES PTY LTD ATF TOZER & ASSOCIATES RETIREMENT PLAN



	Franking Credit Distributed (\$)	Franking Credit Denied (\$)	Tax Return Amount (\$)	Individual Tax Return Ref. No.	Trust Tax Return Ref. No.	SMSF Tax Return Ref. No.	Tax Report - Detailed Ref.
Income							
Gross Interest							
Interest received - Cash			8,784.35				C3
Interest received - Listed equities			-				
Total Gross Interest			8,784.35	10L	11J	11C	
Dividends <i>(received from equity investments)</i>							
Unfranked amount (including Conduit Foreign Income)			-	11S			
Franked amount			-	11T			
Franking credit	-	-	-	11U			
Trust Distributions							
Trust distributions less distributed net capital gains, foreign & franked income			26,212.70	13U			
Franked income grossed up			12,626.55	13C	8F		T2;T33
Gross Trust Distributions			38,839.25			11M	
Share of franking credits from franked dividends	4,556.33	-	4,556.33	13Q	8D		T33
Foreign Source Income							
Foreign Income			26,564.89				T17
Foreign income tax offset			1,874.07	20O	23Z	13C1	T35
Total Assessable Foreign Source Income			28,438.96	20E & 20M	23B & 23V	11D1 & 11D	
Foreign Entities							
Foreign - CFC			-	19K	22M or 22X	11D1 & 11D	
Other Income							
Gain from disposal of convertible notes + other income			573.78				O3
Other income - listed securities			-				
Total Other Income			573.78	24V	14O	11S	
Other Credits							
Australian franking credits from a NZ company			-	20F	23D	13E1	
Exploration Credits			-	T10	52G	13E4	
Expenses							
Government Charges			-				F1
Adviser Fees			-				F2
- Adviser Establishment Fees			-				F3
- Adviser Service Fees			-				F4
- Adviser Transaction Fees			-				F5
Administration Fees			3,201.73				F6
Interest Paid (Margin Loan)			-				F7
Dealer Service Fee			-				F8
Other			-				
Total Deductions			3,201.73	D7L,D8H or 13Y	16P	12I1	
Tax Deducted							
TFN amounts			-				
Non resident amounts withheld			-				

Refer to the Tax Report - Detailed section for information on a security level.

Where we have been advised that adviser fees are deductible, we have relied on these instructions and have not considered whether the treatment is correct. We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

Total unallocated fees per Tax Report - Detailed (F section) are \$ 28,242.53. We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

Macquarie Investment Consolidator II - Elevate

Tax Report - Summary (Part A)

from 1 July 2019 to 30 June 2020

Account No: D70376

Account Name: TOZER & ASSOCIATES PTY LTD ATF TOZER & ASSOCIATES RETIREMENT PLAN



	TARP (\$)	Non-TARP (\$)	Taxable amount (\$)	Individual Tax Return Ref. No.	Trust Tax Return Ref. No.	SMSF Tax Return Ref. No.	Tax Report - Detailed Ref.¹
Capital Gains/Losses							
Capital gains from trust distributions							
Discounted (Grossed up amount)	3.36	80,136.16	80,139.52				T10
Indexed	-	-	-				
Other	-	-	-				
Total			80,139.52				
Capital gains from the disposal of assets²							
Discounted (Grossed up amount)	-	-	-				
Other	-	7,955.33	7,955.33				R8
Losses	-	-	-				
Total Current Year Capital Gains							
Discounted (Grossed up amount)	3.36	80,136.16	80,139.52				
Indexed	-	-	-				
Other	-	7,955.33	7,955.33				
Total			88,094.85				
Net Capital Gains							
Gross capital gains before losses applied			88,094.85				
Current year capital losses - sale of assets			-				
Gross Capital Gains After Losses Applied			88,094.85				
CGT Discount Applied to Gross Capital Gains				50% 18A	50% 21A	33.33% 11A	
Net Capital Gains After Discount Applied				48,025.09	48,025.09	61,381.68	60,900
or							most tax effective method
Net Capital Losses Carried Forward To Later Income Years				-	18V		
Total NCMI Capital Gains			-				
Total Excl. from NCMI Capital Gains			-				

¹Refer to the Tax Report - Detailed section for information on a security level.

²For disposal of assets held within the Service, we have assumed that all interests are Non Taxable Australian Real Property (Non-TARP) assets, on the basis that the investor does not hold more than a 10% interest in the asset. If this is not the case, we recommend investors seek independent taxation advice to determine their capital gains tax (CGT) position.

The 50% CGT discount is no longer available for non-residents. Investors who may be impacted by this change are advised to seek independent taxation advice to determine how this may impact them.

Distributed capital gains have been split between gains relating to TARP assets and gains relating to Non-TARP assets. For further information on these gains, please refer to the Tax Guide.

Disclaimer: The tax components in this Report reflect only those related to this account. These amounts will need to be adjusted for any additional income earned or expenses incurred elsewhere by the investor in the current tax year.

This report has been prepared on the basis of the investor being an Australian resident individual taxpayer. For information regarding the assumptions used to calculate the amounts in this Report, please refer to the Tax Guide.

This Report must be read in conjunction with the Tax Report - Detailed for a full breakdown of all components received for tax purposes. This Report is available online.

Macquarie Investment Consolidator II - Elevate Tax Report - Detailed (Part B)

from 1 July 2019 to 30 June 2020

Account No: D70376

Account Name: TOZER & ASSOCIATES PTY LTD ATF TOZER & ASSOCIATES
RETIREMENT PLAN



MACQUARIE

INCOME

Fixed Interest & Cash Investments (C)

Security	Date paid	Net (cash) amount	Australian Sourced Income			Tax Deducted		Foreign Income		Tax Offsets	
			Interest	Other	TFN WHT	Non-resident	Foreign income	Foreign income tax offset			
References	C1	C2	C3	C4	C5	C6	C7	C8			
Direct cash											
Cash account - 000966856312	31-Jul-19	25.91	25.91								
Cash account - 000966856312	30-Aug-19	96.14	96.14								
Cash account - 000966856312	30-Sep-19	19.68	19.68								
Cash account - 000966856312	31-Oct-19	1.96	1.96								
Term deposit											
Macquarie TD 06mth (MBL06MTHZ)	15-Aug-19	6,426.74	6,426.74								
Macquarie TD 06mth (MBL06MTHZ)	24-Feb-20	2,213.92	2,213.92								
Total		8,784.35	8,784.35								

INCOME

Managed Investments & Listed Trusts (T)

Australian Sourced Income

Security	Date declared/ paid	Net (cash) amount	T1	T2	T3	T4	T5	T6	T7	T8	T9
				Franked dividends	Unfranked dividends	Conduit foreign income	Interest	Interest exempt from WHT	Other	Non Concess. MIT Income	Excluded from NCMI
Managed fund											
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)	30-Sep-19	257.15	✓				7.07	70.95	101.62	✓	
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)	31-Dec-19	1,285.74	✓				35.41	354.68	508.13	✓	
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)	31-Mar-20	1,285.74	✓				35.41	354.68	508.13	✓	
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)	30-Jun-20	17,095.89	✓				470.94	4,715.87	6,756.24	✓	
Aspect Div Futures Fund Class A (FSF1086AU)	15-Dec-19	3,254.97	✓				327.68	20.16	419.84	✓	
Aspect Div Futures Fund Class A (FSF1086AU)	30-Jun-20	118.75	✓				11.96	0.71	15.32	✓	
CFS Global Listed Infrastructure Sec (FSF1241AU)	15-Dec-19	3,821.16	✓	0.63	1.36		3.99		118.73	✓	
CFS Global Listed Infrastructure Sec (FSF1241AU)	30-Jun-20	20,279.44	✓	3.29	7.18		21.15		630.18	✓	
CFS Wsale Balanced Fund (FSF0040AU)	15-Sep-19	1,040.60	✓	71.82	3.17	3.56	25.10	136.58	131.29	✓	
CFS Wsale Balanced Fund (FSF0040AU)	15-Dec-19	2,948.36	✓	203.51	8.98	10.11	71.11	386.98	371.96	✓	
CFS Wsale Balanced Fund (FSF0040AU)	29-Mar-20	1,734.33	✓	119.70	5.29	5.95	41.83	227.63	218.80	✓	
CFS Wsale Balanced Fund (FSF0040AU)	30-Jun-20	7,134.75	✓	492.48	21.75	24.43	172.08	936.45	900.11	✓	
Magellan Global Fund (MGE0001AU)	30-Jun-20	15,405.33	✓								
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)	30-Sep-19	4,795.33	✓	1,953.67	70.57	201.01	30.75		81.30	✓	
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)	31-Dec-19	1,996.79	✓	813.52	29.39	83.70	12.81		33.87	✓	
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)	31-Mar-20	1,660.17	✓	676.36	24.42	69.61	10.65		28.16	✓	
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)	30-Jun-20	9,159.64	✓	3,751.77	134.78	383.96	58.73		155.29	✓	
PIMCO Global Bond Fund - w/s (ETL0018AU)	30-Sep-19	921.91	✓				0.31	8.17	3.27	✓	
PIMCO Global Bond Fund - w/s (ETL0018AU)	31-Dec-19	1,248.96	✓				0.42	11.11	4.40	✓	

INCOME

Managed Investments & Listed Trusts (T)

Australian Sourced Income

Security	Date declared/ paid	Net (cash) amount	Franked dividends	Unfranked dividends	Conduit foreign income	Interest	Interest exempt from WHT	Other	Non Concess. MIT Income	Excluded from NCMI
		T1	T2	T3	T4	T5	T6	T7	T8	T9
<i>References</i>										
Pendal Glb Emerging Markets Opp WS (BTA0419AU)	30-Jun-20	5,625.35				0.57		2.25		
UBS Diversified Fixed Income Fund (SBC0007AU)	30-Sep-19	1,330.84	0.56	0.03		184.96	352.97	364.41		
UBS Diversified Fixed Income Fund (SBC0007AU)	31-Dec-19	1,330.84	0.56	0.03		184.96	352.97	364.41		
UBS Diversified Fixed Income Fund (SBC0007AU)	31-Mar-20	1,064.67	0.45	0.03		147.96	282.35	291.53		
UBS Diversified Fixed Income Fund (SBC0007AU)	30-Jun-20	4,492.46	1.90	0.13		624.35	1,191.41	1,230.15		
Total		109,289.17	8,070.22	307.11	782.33	2,480.20	9,403.67	13,239.39		

INCOME

Managed Investments & Listed Trusts (T)

Security	Australian Sourced Income						
	Gross discount amount ^(a)	Discounted amount ^(b)	Concession amount	Indexed amount	Other amount	NCMI – Capital Gains	Ex. From NCMI – Capital Gains
References	T10	T11	T12	T13	T14	T15	T16
Pendal Glb Emerging Markets Opp WS (BTA0419AU)							
UBS Diversified Fixed Income Fund (SBC0007AU)							
UBS Diversified Fixed Income Fund (SBC0007AU)							
UBS Diversified Fixed Income Fund (SBC0007AU)							
UBS Diversified Fixed Income Fund (SBC0007AU)							
Total	80,139.52	40,069.76	40,069.73				

^(a)The Gross discount amount at column T10 represents the total of the grossed up (100%) distributed capital gains amount available for the CGT discount, rather than the discounted amount.

^(b)The Discounted amounts at column T11 represent the capital gains, where the 50% CGT discount has already been applied by the product issuer. The actual discount amount available will be determined by the type of investor (e.g. individual, superannuation fund or trust). Companies and non-resident investors are not entitled to the CGT discount.

INCOME

Managed Investments & Listed Trusts (T)

Security	Foreign Income				Distributed Foreign Capital Gains				Expenses		Tax Deducted	
	Foreign income	Foreign - CFC	Gross discount amount ^(e)	Discounted amount ^(e)	Concession amount	Indexed	Other	Expenses paid	TFN WHT	Non-resident WHT		
References	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26		
UBS Diversified Fixed Income Fund (SBC0007AU)	427.91											
UBS Diversified Fixed Income Fund (SBC0007AU)	427.91											
UBS Diversified Fixed Income Fund (SBC0007AU)	342.35											
UBS Diversified Fixed Income Fund (SBC0007AU)	1,444.52											
Total	26,564.89											

^(e)The Gross discount amount at column T19 represents the total of the grossed up (100%) distributed capital gains amount available for discount, rather than the discounted amount.

^(e)The Discounted amounts at column T20 represent the capital gains where the 50% CGT discount has already been applied by the product issuer. The actual discount amount available will be determined by the type of investor (e.g. individual, company, superannuation fund or trust). Companies and non-resident investors are not entitled to the discount.

^(e)The new AMIT regime may impact the cash you receive from managed fund distributions from 1 July 2015. For more information, please refer to the Tax Guide.

INCOME

Managed Investments & Listed Trusts (T)

Non-Assessable Amounts										Tax Offset	
	T27	T28	T29	T30	T31	T32	T33	T34	T35	T36	
Security	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt	Non- NANE (Non- Trust)	AMIT - Adjustment ⁰	Franking credits (FC)	Exploration credits	Foreign income tax offset	Anst FC from NZ	
<i>References</i>	T27	T28	T29	T30	T31	T32	T33	T34	T35	T36	
Managed fund											
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)									0.03		
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)									0.03		
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)									0.24		
Aspect Div Futures Fund Class A (FSF1086AU)											
Aspect Div Futures Fund Class A (FSF1086AU)						74.92	2.73		205.33		
CFS Global Listed Infrastructure Sec (FSF1241AU)						397.64	14.42		1,089.74		
CFS Global Listed Infrastructure Sec (FSF1241AU)											
CFS Wsale Balanced Fund (FSF0040AU)						12.00	48.49		11.27		
CFS Wsale Balanced Fund (FSF0040AU)						33.99	137.41		31.95		
CFS Wsale Balanced Fund (FSF0040AU)						20.00	80.84		18.78		
CFS Wsale Balanced Fund (FSF0040AU)						82.26	332.52		77.31		
Magellan Global Fund (MGE0001AU)						(32,318.94)					
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)							1,071.67		14.04		
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)							446.26		5.84		
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)							371.02		4.86		
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)							2,047.04		26.81		
PIMCO Global Bond Fund - w/s (ETL0018AU)									0.08		
PIMCO Global Bond Fund - w/s (ETL0018AU)									0.14		
Pendal GIB Emerging Markets Opp WS (BTA0419AU)									387.59		

INCOME

Managed Investments & Listed Trusts (T)

	Non-Assessable Amounts				AMIT	Tax Offset				
Security	Tax free	Tax exempt	Tax deferred/ Return of capital	Non- assessable non-exempt	NANE (Non- Trust) Adjustment ^o	AMIT - Adjustment ^o	Franking credits (FC)	Exploration credits	Foreign income tax offset	Aust FC from NZ
	T27	T28	T29	T30	T31	T32	T33	T34	T35	T36
<i>References</i>										
UBS Diversified Fixed Income Fund (SBC0007AU)							0.64			
UBS Diversified Fixed Income Fund (SBC0007AU)							0.64			
UBS Diversified Fixed Income Fund (SBC0007AU)							0.51			
UBS Diversified Fixed Income Fund (SBC0007AU)							2.14		0.03	
Total						(31,698.13)	4,556.33		1,874.07	

DISPOSAL OF CAPITAL ITEMS - COST BASE/PROCEEDS INFORMATION (R)

Security	Units	Purchase date	Sale date	Adjusted cost base	Indexed adjusted cost	Net sale proceeds	Proceeds less cost	Gross discount amount	Discounted 50% ^(a)	Discounted 33 1/3% ^(b)	Other	Capital losses
				R1	R2	R3	R4	R5	R6	R7	R8	R9
<i>References</i>												
Ironbark GCM Global Macro Fund (DEU0109AU)	116,917	14-Feb-19	23-Jan-20	130,000.00	0.00	136,336.90	6,336.90	0.00	0.00	0.00	6,336.90	0.00
PIMCO Global Bond Fund - w/s (ETL0018AU)	217,628	14-Feb-19	14-Feb-20	220,000.00	0.00	221,262.24	1,262.24	0.00	0.00	0.00	1,262.24	0.00
PIMCO Global Bond Fund - w/s (ETL0018AU)	59,365	23-Aug-19	14-Feb-20	60,000.00	0.00	60,356.19	356.19	0.00	0.00	0.00	356.19	0.00
Total						417,955.33	7,955.33	0.00	0.00	0.00	7,955.33	0.00

Where assets have been transferred into the Service, we have relied upon information regarding the CGT cost base and acquisition date provided at the time of transfer to calculate any capital gains or capital losses.

^(a)This amount represents the taxable capital gains after the 50% CGT discount has been applied.

^(b)This amount represents the taxable capital gains after the 33 1/3% CGT discount has been applied. The amount included is 66 2/3% of the gross amount.

OTHER INCOME (O)

Security	Event	Units	Purchase date	Sale date/ maturity	Purchase cost	Net proceeds	Assessable income/loss
<i>References</i>							
			O1			O2	O3
Fund Manager Rebate							573.78
Total							573.78

FEES AND EXPENSES (F)

In respect of	Total payments	Deductible	Non-deductible	Unallocated
<i>References</i>				
Government Charges				
Adviser Fees				
- Adviser Establishment Fees				
- Adviser Service Fees	28,242.53 ✓			28,242.53 ✓
- Adviser Transaction Fees				
Administration Fees	3,201.73 ✓	3,201.73 ✓		
Interest Paid (Margin Loan)				
Dealer Service Fee				
Total	31,444.26 ✓	3,201.73 ✓	0.00	28,242.53 ✓

For a full list of the assumptions used to calculate the amounts in this report, please refer to the Tax Guide, which is available online.

This report does not include the interest and borrowing fees that may be applicable to instalment warrants held in the Service. A separate Issuer Instalment Warrant Tax Report is available from an investor's financial adviser which contains this information.

Disclaimer: The information provided in this Tax Report reflect only those related to this account. These amounts will need to be adjusted for any additional income earned or expenses incurred elsewhere by the investor in the current tax year.

The Tax Report only discloses current year capital losses incurred from assets held within the Service. Where the investor has any prior year capital losses or current year capital losses incurred from assets held outside the Service, we recommend the investor seek independent taxation advice to determine the correct capital losses amount.

We have treated all Establishment Fees as non-deductible. For all other "adviser" fees, we have treated them as unallocated or classified them based on instructions received and have not considered whether the classification is correct.

We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

References to "we", "us", or "our" are references to Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492 as operator of the Investor Directed Portfolio Service (the Service).

For all enquiries regarding this report please call,

Timothy Donlea on 02 9221 9699.

This Tax Report has been prepared without taking into account an investor's objectives, financial situation or needs. This Tax Report does not constitute personal tax advice. Therefore, before preparing an income tax return, investors should consider the appropriateness and relevance of the Tax Report, taking into account their specific circumstances. This report has been prepared on the basis that an investor is an Australian resident individual investor for tax purposes. Where this is not the case, particular amounts may need to be recalculated.

If investors have any doubt about the taxation position of their investment, or require any further information about their personal tax position, we strongly recommend they talk to their accountant or tax adviser.

Information in this report is provided by Macquarie Investment Management Limited. While the information in this report is given in good faith and is believed to be reliable and accurate, neither Macquarie Investment Management Limited, nor any member of the Macquarie Group, provides any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.



Key tax information

Core assumptions

The following core assumptions were used when preparing your Tax Report:

- * all assets are held on capital account
- * you are a resident for Australian tax purposes except where you have advised us otherwise
- * you have not elected into the Taxation of Financial Arrangements (TOFA) regime
- * for the purposes of the 45 day rule (or 90 day rule for preference shares) it has been assumed:
 - you hold all your assets at risk
 - you receive no related payments
 - all buys and sells between the dividend declaration and the ex-dividend date are cum dividend
 - no consideration has been given to positions that may reduce the overall exposure to an underlying security by more than 30% for a particular distribution or share buy-back (please note that any franking credits assumed to be denied are disclosed on the report)
- * this report does not consider any prior year carry forward tax balances (such as brought forward capital losses)
- * this report does not consider any assets held outside your account.

Looking for more detail? Your Tax Guide is available online

The Wrap Tax Guide explains in detail the assumptions used in preparing your Tax Report. The Tax Guide is available online.

The Tax Guides explain in detail the tax reporting treatment for various classes or assets you may hold. Information in these Guides include:

- * how and when income is taxed depending on its source
- * how capital gains and losses have been disclosed including the treatment of non-assessable payments and the application of discount or index method where relevant. Information regarding the disposal method such as First In First Out (FIFO) is also described
- * how the deductibility of expenses such as fees and margin loan interest (where applicable) has been treated; and
- * other security specific, client specific or event driven matters that have a tax impact.

Wrap tax online - making tax time easier

We have developed a suite of online tax material to make tax time easier. This online information is available to you and your accountant and can assist in the completion of your income tax return.

Our comprehensive tax website contains detailed information relating to tax reporting:

- * Tax Report - explained: this resource explains the inter-relationship between the Part A and Part B sections of your report
- * Technical information: our tax technical team provide further information on specific tax events and policies as well as frequently asked questions. The areas covered include and not limited to:
 - 45 day rule holding rule to deny franking credits
 - capital gains
 - margin loans
 - reconciliation of non-resident withholding tax
 - ATO links
 - glossary of terms used through the Tax Report and the Tax Guides
 - information relating to specific investment types that may be held within the portfolios.

Essential tax reporting information

help.macquarie.com/adviser

The "Key tax information" is provided as part of the Tax Report and has been prepared without taking into account an investor's objectives, financial situation or needs. This Tax Report does not constitute personal tax advice. Therefore, before preparing an income tax return, investors should consider the appropriateness and relevance of the Tax Report, taking into account their specific circumstances. This report has been prepared on the basis that an investor is an Australian resident individual investor for tax purposes. Where this is not the case, particular amounts may need to be recalculated. If an investor has any doubt about the taxation position of their investment, or requires any further information about their personal tax position, we strongly recommend they talk to their accountant or tax adviser.



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The Directors
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Independent Review Report for the year ended 30 June 2020 regarding the Accuracy and Completeness of the Self Managed Superannuation Fund (SMSF) Tax Information.

We have reviewed the Tax Reports – SMSF (“the Reports”) released on 10 September 2020 by Macquarie Investment Management Limited (“Macquarie”) to its clients and associated financial planning and tax advisers. The Reports released by Macquarie relate to tax information for the year ended 30 June 2020

Management’s Responsibility for the Tax Reports – SMSF

Management of Macquarie is responsible for the preparation of the Tax Reports – SMSF, and has determined that the contents of the accompanying Tax Guide are appropriate. This responsibility includes the design and effective operation of the taxation procedures and internal controls relevant to the preparation of these Reports that are free from material misstatements, whether due to fraud or error.

Assurance Practitioner’s Responsibility

Our responsibility is to express a conclusion on the Tax Reports – SMSF based on our review. We have conducted our review in accordance with Standard on Review Engagements ASRE 2405 *Review of Historical Financial Information Other than a Financial Report* and within the context of the accompanying Tax Guide in order to state whether, on the basis of the procedures described, anything has come to our attention that causes us to believe that the Reports are not consistent, in all material respects, with the Assumptions and Principles outlined in the Tax Guide and the information reported is not consistent with information recorded within Macquarie’s source systems.

ASRE 2405 requires us to comply with the requirements of the applicable code of professional conduct of a professional accounting body.

A review is limited primarily to inquiries of entity personnel, inspection of evidence and observation of, and enquiry about, the operation of the taxation procedures and internal controls for a small number of transactions or events. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not



enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Our review included such tests and procedures necessary to consider whether:

- (a) the Reports are prepared in accordance with the Assumptions and Principles outlined in the Tax Guide on the basis of an Australian Tax Resident; and
- (b) the reported information is consistent with Macquarie's source systems.

This report has been prepared for Macquarie. No responsibility will be accepted for any reliance on this report to any party other than Macquarie, or for any purpose other than that for which it was prepared.

Conclusion

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that the Tax Reports – SMSF for the year ended 30 June 2020 are not prepared, in all material respects, in accordance with the Assumptions and Principles outlined in the Tax Guide and the information reported is not consistent with information recorded within Macquarie's source systems.

KPMG

Malcolm Kafer
Partner

Sydney

10 September 2020

**Macquarie Investment Consolidator II - Elevate
Annual Statement
01 July 2019 to 30 June 2020**

Adviser
Timothy Donlea
Trend Investor Services Pty Ltd
02 9221 9699
td@artemaswealth.com

Issued 19 July 2020

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TOZER & ASSOCIATES PTY LTD ATF TOZER & ASSOCIATES
RETIREMENT PLAN
22/193 MACQUARIE STREET
SYDNEY NSW 2000



MACQUARIE

Account number
D70376

Account name
TOZER & ASSOCIATES PTY LTD ATF TOZER & ASSOCIATES
RETIREMENT PLAN

Independent audit and review reports

You can access the independent audit and review reports on the Investment Consolidator II's annual statements online at macquarie.com.au/wraptax

The total value of your Wrap portfolio is

\$2,806,908.50

Your portfolio one year ago was

\$2,891,842.29

Your portfolio changed by

- \$84,933.79

How this happened

You withdrew

- \$45,000.00

We deducted

- \$30,870.48

Your investment changed by

- \$9,063.31

DEPOSITS¹

\$0.00

FEES PAID FOR ADMINISTRATION (INCL. GST)^{2,3}

- \$2,627.95

INCOME

+ \$115,891.59

WITHDRAWALS

- \$45,000.00

FEES PAID FOR ADVICE (INCL. GST)^{2,4}

- \$28,242.53

CHANGE IN MARKET VALUE

- \$125,791.71 (-4.48%)

GOVERNMENT CHARGES (INCL. GST)^{2,5}

\$0.00

REALISED GROWTH FOR REPORTING PERIOD⁶

+ \$836.81

Investment value⁷

A list of all the investments that made up the portfolio, their market value and the percentage of the portfolio that they represented at the end of the reporting period.

DESCRIPTION	UNITS	MARKET PRICE (\$)	MARKET VALUE (\$)	PORTFOLIO (%)
Listed Securities				
<i>Australian</i>				
ETFS Metal Securities Australia Limited (GOLD)	1,049	242.30	254,172.70	9.06%
			254,172.70	9.06%
Total Listed Securities			254,172.70	9.06%
Managed Investments				
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)	269,145.5661	0.8025	215,989.32	7.69%
Pendal Glb Emerging Markets Opp WS (BTA0419AU)	167,731.6281	1.2115	203,206.87	7.24%
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)	258,207.1073	1.2177	314,418.79	11.20%
CFS Wsale Balanced Fund (FSF0040AU)	174,871.2734	1.2703	222,138.98	7.91%
Aspect Div Futures Fund Class A (FSF1086AU)	296,873.1061	1.1175	331,755.70	11.82%
CFS Global Listed Infrastructure Sec (FSF1241AU)	272,939.9532	1.1387	310,796.72	11.07%
Magellan Global Fund (MGE0001AU)	146,717.4703	2.6236	384,927.96	13.71%
UBS Diversified Fixed Income Fund (SBC0007AU)	267,343.3858	0.9204	246,062.85	8.77%
Total Managed Investments			2,229,297.19	79.42%
Fixed Interest and Cash Investments				
<i>Australian</i>				
Macquarie TD 06mth maturity 24/08/20 rate 1.65% (MBL06MTHZ)	240,000.00	1.00	240,000.00	8.55%
			240,000.00	8.55%
Total Fixed Interest and Cash Investments			240,000.00	8.55%
Pending Settlements⁸				
Pending Settlements			0.00	
Total Pending Settlements			0.00	0.00%
Direct Cash				
Wrap Cash Account Cleared (000966856312)			83,438.61	
Wrap Cash Account Uncleared			0.00	
Total Direct Cash			83,438.61	2.97%
TOTAL INVESTMENTS UNDER ADMINISTRATION			\$2,806,908.50	100.00%

Transactions

A list of the transactions that were made and completed this reporting period.

1 Investment transactions

DATE	DESCRIPTION	UNITS	PRICE (\$)	COSTS (\$) ⁹	
ETFs Metal Securities Australia Limited (GOLD)					
01/07/2019	Opening Balance	0	0.00		0.00
11/03/2020	Buy	1,049	239.45	251,178.15	
30/06/2020	Current Balance	1,049	\$242.30		\$254,172.70
Maple-Brown Abbott Aus Share - WS units (ADV0046AU)					
01/07/2019	Opening Balance	266,903.9100	0.0000		287,749.11
16/04/2020	Dividend Reinvestment Plan	2,241.6561	0.7406	1,660.17	
30/06/2020	Current Balance	269,145.5661	\$0.8025		\$215,989.32
Aberdeen Standard Aust Fixed Income Fd (CRS0004AU)					
01/07/2019	Opening Balance	215,900.4317	0.0000		265,363.22
23/08/2019	Buy	41,247.3200	1.2122	50,000.00	
16/04/2020	Dividend Reinvestment Plan	1,059.3556	1.2137	1,285.74	
30/06/2020	Current Balance	258,207.1073	\$1.2177		\$314,418.79
Ironbark GCM Global Macro Fund (DEU0109AU)					
01/07/2019	Opening Balance	116,916.9878	0.0000		131,286.09
23/01/2020	Sell	-116,916.9878	1.1661	-130,000.00	136,336.90
30/06/2020	Current Balance	0.0000			\$0.00
PIMCO Global Bond Fund - w/s (ETL0018AU)					
01/07/2019	Opening Balance	217,627.8564	0.0000		225,832.43
23/08/2019	Buy	59,364.7967	1.0107	60,000.00	
14/02/2020	Sell	-276,992.6531	1.0167	-280,000.00	281,618.43
30/06/2020	Current Balance	0.0000			\$0.00
CFS Wsale Balanced Fund (FSF0040AU)					
01/07/2019	Opening Balance	173,433.1888	0.0000		231,706.74
01/04/2020	Dividend Reinvestment Plan	1,438.0846	1.2060	1,734.33	
30/06/2020	Current Balance	174,871.2734	\$1.2703		\$222,138.98
Aspect Div Futures Fund Class A (FSF1086AU)					
01/07/2019	Opening Balance	180,831.8264	0.0000		201,121.16
06/02/2020	Buy	116,041.2797	1.1749	136,336.90	
30/06/2020	Current Balance	296,873.1061	\$1.1175		\$331,755.70

**Macquarie Investment Consolidator II - Elevate
Annual Statement
01 July 2019 to 30 June 2020**

Account number
D70376

Adviser
Timothy Donlea
02 9221 9699

DATE	DESCRIPTION	UNITS	PRICE (\$)	COSTS (\$) ⁹	PROCEEDS (\$) ¹⁰	MARKET VALUE (\$) ¹¹
UBS Diversified Fixed Income Fund (SBC0007AU)						
01/07/2019	Opening Balance	124,971.5974	0.0000			114,199.05
23/08/2019	Buy	141,196.9153	0.9207	130,000.00		
14/04/2020	Dividend Reinvestment Plan	1,174.8731	0.9062	1,064.67		
30/06/2020	Current Balance	267,343.3858	\$0.9204			\$246,062.85
Macquarie TD 06mth maturity 15/08/19 rate 2.70% (MBL06MTHZ)						
01/07/2019	Opening Balance	480,000.00	0.0000			480,000.00
15/08/2019	Sell	-480,000.00	1.0000	-480,000.00	480,000.00	
30/06/2020	Current Balance	0.00				\$0.00
Macquarie TD 06mth maturity 24/02/20 rate 1.85% (MBL06MTHZ)						
01/07/2019	Opening Balance	0.00	0.0000			0.00
26/08/2019	Buy	240,000.00	1.0000	240,000.00		
24/02/2020	Sell	-240,000.00	1.0000	-240,000.00	240,000.00	
30/06/2020	Current Balance	0.00				\$0.00
Macquarie TD 06mth maturity 24/08/20 rate 1.65% (MBL06MTHZ)						
01/07/2019	Opening Balance	0.00	0.0000			0.00
25/02/2020	Buy	240,000.00	1.0000	240,000.00		
30/06/2020	Current Balance	240,000.00	\$1.0000			\$240,000.00

2 Cash transactions¹²

DATE	DESCRIPTION	DEBIT (\$)	CREDIT (\$)	BALANCE (\$)
01/07/2019	OPENING BALANCE			\$18,722.13
03/07/2019	WRAP SOLUTIONS ADMIN FEE	270.41		\$18,451.72
03/07/2019	WRAP SOLUTIONS ADVISER FEE	2,106.16		\$16,345.56
05/07/2019	DISTRIBUTION CFS WSALE BALANCED FUND, FSF0040AU		7,058.73	\$23,404.29
05/07/2019	DISTRIBUTION CFS GLOBAL LISTED INFRASTRUCTURE SEC, FSF1241AU		4,203.28	\$27,607.57
05/07/2019	ADMINISTRATION FEE REBATE FOR CFS WSALE BALANCED FUND FSF0040AU		12.26	\$27,619.83
12/07/2019	DISTRIBUTION PIMCO GLOBAL BOND FUND - W/S, ETL0018AU		9,945.27	\$37,565.10
15/07/2019	DISTRIBUTION MAPLE-BROWN ABBOTT AUS SHARE - WS UNITS, ADV0046AU		18,894.66	\$56,459.76
16/07/2019	DISTRIBUTION PENDAL GLB EMERGING MARKETS OPP WS, BTA0419AU		9,147.24	\$65,607.00
16/07/2019	DISTRIBUTION ABERDEEN STANDARD AUST FIXED INCOME FD, CRS0004AU		9,018.59	\$74,625.59
17/07/2019	DISTRIBUTION UBS DIVERSIFIED FIXED INCOME FUND, SBC0007AU		1,562.14	\$76,187.73
18/07/2019	DISTRIBUTION MAGELLAN GLOBAL FUND, MGE0001AU		17,299.77	\$93,487.50
31/07/2019	INTEREST PAID		25.91	\$93,513.41

Macquarie Investment Consolidator II - Elevate
Annual Statement
01 July 2019 to 30 June 2020

Account number
D70376

Adviser
Timothy Donlea
02 9221 9699

DATE	DESCRIPTION	DEBIT (\$)	CREDIT (\$)	BALANCE (\$)
05/08/2019	WRAP SOLUTIONS ADMIN FEE	279.42		\$93,233.99
05/08/2019	WRAP SOLUTIONS ADVISER FEE	2,176.37		\$91,057.62
16/08/2019	MATURITY MACQUARIE TD 06MTH MATURITY 15/08/2019 2.70%		480,000.00	\$571,057.62
16/08/2019	DISTRIBUTION MACQUARIE TD 06MTH, MBL06MTHZ		6,426.74	\$577,484.36
16/08/2019	ADMINISTRATION FEE REBATE FOR PENDAL GLB EMERGING MARKETS OPP WS BTA0419AU		13.62	\$577,497.98
16/08/2019	ADMINISTRATION FEE REBATE FOR MAPLE- BROWN ABBOTT AUS SHARE - WS UNITS ADV0046AU		73.04	\$577,571.02
23/08/2019	APPLICATION UBS DIVERSIFIED FIXED INCOME FUND, SBC0007AU	130,000.00		\$447,571.02
23/08/2019	APPLICATION PIMCO GLOBAL BOND FUND - W/S, ETL0018AU	60,000.00		\$387,571.02
23/08/2019	APPLICATION ABERDEEN STANDARD AUST FIXED INCOME FD, CRS0004AU	50,000.00		\$337,571.02
26/08/2019	BUY MACQUARIE TD 06MTH MATURITY 24/02/2020 1.85%	240,000.00		\$97,571.02
30/08/2019	INTEREST PAID		96.14	\$97,667.16
04/09/2019	WRAP SOLUTIONS ADMIN FEE	381.83		\$97,285.33
04/09/2019	WRAP SOLUTIONS ADVISER FEE	2,176.37		\$95,108.96
19/09/2019	DISTRIBUTION CFS WSALE BALANCED FUND, FSF0040AU		1,040.60	\$96,149.56
30/09/2019	INTEREST PAID		19.68	\$96,169.24
03/10/2019	WRAP SOLUTIONS ADMIN FEE	270.41		\$95,898.83
03/10/2019	WRAP SOLUTIONS ADVISER FEE	2,106.16		\$93,792.67
09/10/2019	DISTRIBUTION UBS DIVERSIFIED FIXED INCOME FUND, SBC0007AU		1,330.84	\$95,123.51
10/10/2019	ADMINISTRATION FEE REBATE FOR IRONBARK GCM GLOBAL MACRO FUND DEU0109AU		13.88	\$95,137.39
10/10/2019	ADMINISTRATION FEE REBATE FOR PENDAL GLB EMERGING MARKETS OPP WS BTA0419AU		39.06	\$95,176.45
10/10/2019	DISTRIBUTION PIMCO GLOBAL BOND FUND - W/S, ETL0018AU		921.91	\$96,098.36
14/10/2019	DISTRIBUTION ABERDEEN STANDARD AUST FIXED INCOME FD, CRS0004AU		257.15	\$96,355.51
14/10/2019	DISTRIBUTION MAPLE-BROWN ABBOTT AUS SHARE - WS UNITS, ADV0046AU		4,795.33	\$101,150.84
31/10/2019	INTEREST PAID		1.96	\$101,152.80
05/11/2019	WRAP SOLUTIONS ADMIN FEE	279.42		\$100,873.38
05/11/2019	WRAP SOLUTIONS ADVISER FEE	2,176.37		\$98,697.01
04/12/2019	WRAP SOLUTIONS ADMIN FEE	270.41		\$98,426.60
04/12/2019	WRAP SOLUTIONS ADVISER FEE	2,106.16		\$96,320.44
18/12/2019	ADMINISTRATION FEE REBATE FOR MAPLE- BROWN ABBOTT AUS SHARE - WS UNITS ADV0046AU		69.51	\$96,389.95
18/12/2019	DISTRIBUTION CFS WSALE BALANCED FUND, FSF0040AU		2,948.36	\$99,338.31

Macquarie Investment Consolidator II - Elevate
Annual Statement
01 July 2019 to 30 June 2020

Account number
D70376

Adviser
Timothy Donlea
02 9221 9699

DATE	DESCRIPTION	DEBIT (\$)	CREDIT (\$)	BALANCE (\$)
18/12/2019	DISTRIBUTION CFS GLOBAL LISTED INFRASTRUCTURE SEC, FSF1241AU		3,821.16	\$103,159.47
18/12/2019	DISTRIBUTION ASPECT DIV FUTURES FUND CLASS A, FSF1086AU		3,254.97	\$106,414.44
06/01/2020	WRAP SOLUTIONS ADMIN FEE	279.42		\$106,135.02
06/01/2020	WRAP SOLUTIONS ADVISER FEE	2,176.37		\$103,958.65
10/01/2020	DISTRIBUTION UBS DIVERSIFIED FIXED INCOME FUND, SBC0007AU		1,330.84	\$105,289.49
14/01/2020	DISTRIBUTION MAPLE-BROWN ABBOTT AUS SHARE - WS UNITS, ADV0046AU		1,996.79	\$107,286.28
15/01/2020	DISTRIBUTION ABERDEEN STANDARD AUST FIXED INCOME FD, CRS0004AU		1,285.74	\$108,572.02
20/01/2020	DISTRIBUTION PIMCO GLOBAL BOND FUND - W/S, ETL0018AU		1,248.96	\$109,820.98
05/02/2020	WRAP SOLUTIONS ADMIN FEE	278.66		\$109,542.32
05/02/2020	WRAP SOLUTIONS ADVISER FEE	2,170.43		\$107,371.89
19/02/2020	REDEMPTION PIMCO GLOBAL BOND FUND - W/S, ETL0018AU		281,618.43	\$388,990.32
25/02/2020	MATURITY MACQUARIE TD 06MTH MATURITY 24/02/2020 1.85%		240,000.00	\$628,990.32
25/02/2020	DISTRIBUTION MACQUARIE TD 06MTH, MBL06MTHZ		2,213.92	\$631,204.24
25/02/2020	BUY MACQUARIE TD 06MTH MATURITY 24/08/2020 1.65%	240,000.00		\$391,204.24
04/03/2020	WRAP SOLUTIONS ADMIN FEE	322.07		\$390,882.17
04/03/2020	WRAP SOLUTIONS ADVISER FEE	2,030.39		\$388,851.78
11/03/2020	ADMINISTRATION FEE REBATE FOR CFS WSALE BALANCED FUND FSF0040AU		24.28	\$388,876.06
11/03/2020	ADMINISTRATION FEE REBATE FOR IRONBARK GCM GLOBAL MACRO FUND DEU0109AU		14.68	\$388,890.74
11/03/2020	ADMINISTRATION FEE REBATE FOR PENDAL GLB EMERGING MARKETS OPP WS BTA0419AU		68.23	\$388,958.97
12/03/2020	ADMINISTRATION FEE REBATE FOR MAPLE- BROWN ABBOTT AUS SHARE - WS UNITS ADV0046AU		69.09	\$389,028.06
13/03/2020	BUY ETFS METAL SECURITIES AUSTRALIA LIMITED, GOLD, 1049	251,178.15		\$137,849.91
03/04/2020	WRAP SOLUTIONS ADMIN FEE	271.26		\$137,578.65
03/04/2020	WRAP SOLUTIONS ADVISER FEE	3,038.59		\$134,540.06
05/05/2020	WRAP SOLUTIONS ADMIN FEE	146.53		\$134,393.53
05/05/2020	WRAP SOLUTIONS ADVISER FEE	2,940.57		\$131,452.96
03/06/2020	WRAP SOLUTIONS ADMIN FEE	151.89		\$131,301.07
03/06/2020	WRAP SOLUTIONS ADVISER FEE	3,038.59		\$128,262.48
19/06/2020	ADMINISTRATION FEE REBATE FOR CFS WSALE BALANCED FUND FSF0040AU		23.47	\$128,285.95
19/06/2020	ADMINISTRATION FEE REBATE FOR MAPLE- BROWN ABBOTT AUS SHARE - WS UNITS ADV0046AU		64.71	\$128,350.66
19/06/2020	TRANSACT TFR TO 961111937 TOZER & ASSOC	45,000.00		\$83,350.66

**Macquarie Investment Consolidator II - Elevate
Annual Statement
01 July 2019 to 30 June 2020**

Account number
D70376

Adviser
Timothy Donlea
02 9221 9699

DATE	DESCRIPTION	DEBIT (\$)	CREDIT (\$)	BALANCE (\$)
22/06/2020	ADMINISTRATION FEE REBATE FOR IRONBARK GCM GLOBAL MACRO FUND DEU0109AU		14.40	\$83,365.06
22/06/2020	ADMINISTRATION FEE REBATE FOR CFS WSALE BALANCED FUND FSF0040AU		23.96	\$83,389.02
22/06/2020	ADMINISTRATION FEE REBATE FOR PENDAL GLB EMERGING MARKETS OPP WS BTA0419AU		25.83	\$83,414.85
22/06/2020	ADMINISTRATION FEE REBATE FOR CFS WSALE BALANCED FUND FSF0040AU		23.76	\$83,438.61
30/06/2020	CLOSING BALANCE	\$1,047,622.41	\$1,112,338.89	\$83,438.61

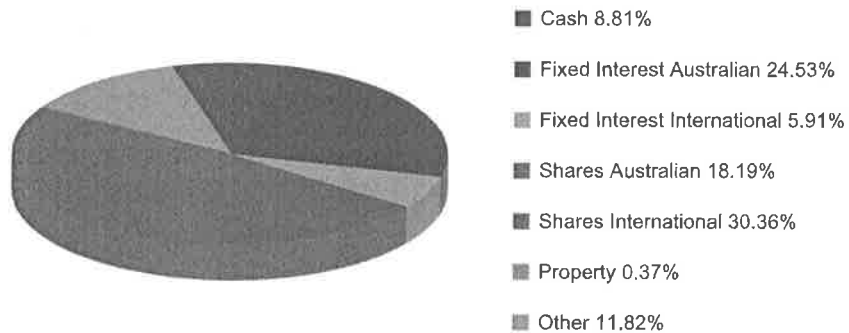
Asset allocation

The underlying investment allocation of the main asset classes held in the portfolio.

1 Portfolio analysis

ASSET CLASSES	CURRENT VALUE (\$)	CURRENT (%)
Cash	247,379.16	8.81
Fixed Interest Australian	688,514.64	24.53
Fixed Interest International	165,841.11	5.91
Shares Australian	510,712.99	18.19
Shares International	852,308.78	30.36
Property	10,396.12	0.37
Other	331,755.70	11.82
Total	\$2,806,908.50	100.00%

2 Current portfolio



Notes for this statement

ABOUT MACQUARIE

Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 (MIML) is the operator of Macquarie Investment Consolidator II - Elevate. Investments made through Macquarie Investment Consolidator II - Elevate, other than any cash deposits with Macquarie Bank Limited ABN 46 008 583 542, are not deposits with or other liabilities of Macquarie Bank Limited or of any Macquarie Group company, and are subject to investment risk, including possible delays in repayment and loss of income or principal invested. Neither Macquarie Bank Limited, MIML nor any other member company of the Macquarie Group guarantees the performance, the repayment of capital or any particular rate of return of the investments purchased through Macquarie Investment Consolidator II - Elevate.

FOOTNOTES

- 1 For accounts opened during the reporting period that have added an existing Cash Management Account (CMA), the balance of the CMA will be reported as a "deposit" into your Wrap account.
- 2 This amount has been processed to the account. Refer to the Cash Transactions section for further details.
- 3 The Fees Paid for Administration amount on this report may be net of any fund manager rebates credited to your account for the period.
- 4 This is the amount paid to your adviser and/or dealer.
- 5 We include withholding tax in the Government Charges amount on this report.
- 6 Realised growth for the portfolio may include securities that have undergone one or more corporate action events. For these securities, we have included the realised growth following the last corporate action event only.
- 7 Any managed investment distributions which have accrued but not yet been received, will not appear in the Investment Value section of this statement. This will understate the value of your portfolio until the distributions are received.
- 8 The amount shown in pending settlements is for unsettled transactions.
- 9 Cost represents the total costs associated with the transaction (e.g. including stamp duty and brokerage where appropriate).
- 10 Proceeds represents the net value received for a sell transaction (e.g. less stamp duty and brokerage where appropriate).
- 11 Market Value represents the opening and closing unit balance multiplied by opening and closing Market Prices respectively.
- 12 Your cash balance includes applications for non daily pricing funds (NDPFs) that are 'awaiting processing'; we do not debit Cash for NDPF applications until they have been accepted by the investment manager. The cash balance is accurate at the issue date, but actual availability of funds may differ due to uncleared transactions.

DISCLAIMER

Information in this report is provided by MIML. While the information in this report is given in good faith and is believed to be reliable and accurate, neither MIML nor any member of the Macquarie Group gives any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.

BPAY



To send funds to your Macquarie Wrap Cash Account through BPAY®, contact the financial institution holding the funds, which must be a BPAY® payer. Using their phone or internet banking services, enter the following numbers:

- Biller code – 667022
- Reference number – 966856312

Please note: BPAY® deposits take two Business Days to clear.

IMPORTANT MESSAGES

Non-trading/illiquid investments

Where you hold investments that are no longer trading (illiquid), we generally value these assets at the last trading price until new pricing information becomes available. If these investments have not traded for an extended period, the eventual value realised for these investments may be substantially different to the value displayed.

Keeping your details secure

This statement should be kept in a safe place at all times. Please refer to the IDPS Guide for more details to keep your account secure.

**Macquarie Investment Consolidator II - Elevate
Annual Statement
01 July 2019 to 30 June 2020**

Account number
D70376

Adviser
Timothy Donlea
02 9221 9699

Tax reports available online

Tax reports will be available online, creating a more efficient and secure experience for you. Please check to ensure that the email address we have recorded for you is up-to-date so that we can notify you when your tax report is available. You can view and update your email address via online.macquarie.com.au. Once logged-in, select *My profile* from the drop down menu next to your name and click on the edit icon to update your information.

Disclosure of your information

We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your adviser's request. This includes people who work with or for your adviser such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.

Please refer to the current offer document for more information and speak with your adviser if you have questions about how your data may be used, disclosed and/or protected.

Independent audit and review reports

You can access the independent audit and review reports by the auditor to the Board of Directors of Macquarie Investment Management Limited on the Investment Consolidator II's annual statements for the year ended 30 June 2020 online at macquarie.com.au/wraptax

For more information, or to change your details

Contact your adviser for any information in relation to your investment or to change your personal details. Your adviser should always be your first point of contact.

BSB
182512

Account No.
000961111937

Account Name
TOZER & ASSOCIATES PTY LTD ATF TOZER
ASSOCIATES RETIREMENT PLAN



Barry Tozer
SUITE 308 CAPRI
1 THE PIAZZA
WENTWORTH POINT NSW 2127



Cash Management Account Transaction Listing Report

From 1 June 2016 to 8 December 2021

Overview of this transaction listing report

Opening balance	- Total debits	+ Total credits	= Closing balance
\$32,397.04 CR	\$2,987,991.00	\$3,001,506.51	\$45,912.55 CR

Account Name

TOZER & ASSOCIATES PTY LTD ATF TOZER & ASSOCIATES RETIREMENT PLAN



Cash Management Account Transaction Listing Report

From 1 June 2016 to 8 December 2021

Your transactions

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
Jun 2016				
	Opening balance			32,397.04 CR
Jun 9	Col First State RD001091022734998		35,000.00	67,397.04 CR
Jun 27	TRANSACT FUNDS TFR TO BA & RF TOZER	35,000.00		32,397.04 CR
Jun 30	MACQUARIE CMA INTEREST PAID		72.24	32,469.28 CR
Jul 2016				
Jul 29	MACQUARIE CMA INTEREST PAID		45.31	32,514.59 CR
Aug 2016				
Aug 31	MACQUARIE CMA INTEREST PAID		39.17	32,553.76 CR
Sep 2016				
Sep 30	MACQUARIE CMA INTEREST PAID		37.46	32,591.22 CR
Oct 2016				
Oct 31	MACQUARIE CMA INTEREST PAID		38.70	32,629.92 CR
Nov 2016				
Nov 30	MACQUARIE CMA INTEREST PAID		37.46	32,667.38 CR
Dec 2016				
Dec 30	MACQUARIE CMA INTEREST PAID		38.75	32,706.13 CR
Jan 2017				
Jan 31	MACQUARIE CMA INTEREST PAID		38.81	32,744.94 CR
Feb 2017				
Feb 28	MACQUARIE CMA INTEREST PAID		35.24	32,780.18 CR
Mar 2017				
Mar 31	MACQUARIE CMA INTEREST PAID		39.02	32,819.20 CR
Apr 2017				
Apr 28	MACQUARIE CMA INTEREST PAID		37.79	32,856.99 CR
May 2017				
May 3	SUPER B TOZER		35,000.00	67,856.99 CR
May 5	TRANSACT FUNDS TFR TO SMSF TAX AND AUDIT	350.00		67,506.99 CR
May 5	TRANSACT FUNDS TFR TO BA & RF TOZER	35,000.00		32,506.99 CR
May 11	ATO ATO009000008176473		4,265.49	36,772.48 CR
May 31	MACQUARIE CMA INTEREST PAID		44.82	36,817.30 CR
Jun 2017				
Jun 30	MACQUARIE CMA INTEREST PAID		42.35	36,859.65 CR
Jul 2017				
Jul 31	MACQUARIE CMA INTEREST PAID		43.76	36,903.41 CR
Aug 2017				
Aug 31	MACQUARIE CMA INTEREST PAID		43.98	36,947.39 CR
Sep 2017				
Sep 29	MACQUARIE CMA INTEREST PAID		42.55	36,989.94 CR
Oct 2017				

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From 1 June 2016 to 8 December 2021

Date	Description	Debits	Credits	Balance
Oct 31	MACQUARIE CMA INTEREST PAID		44.02	37,033.96 CR
Nov 2017				
Nov 8	TRANSACT FUNDS TFR TO MCROBINSONCO SERVI	5,786.00		31,247.96 CR
Nov 30	MACQUARIE CMA INTEREST PAID		37.54	31,285.50 CR
Dec 2017				
Dec 29	MACQUARIE CMA INTEREST PAID		37.20	31,322.70 CR
Jan 2018				
Jan 31	MACQUARIE CMA INTEREST PAID		29.10	31,351.80 CR
Feb 2018				
Feb 28	MACQUARIE CMA INTEREST PAID		26.32	31,378.12 CR
Mar 2018				
Mar 29	MACQUARIE CMA INTEREST PAID		29.14	31,407.26 CR
Apr 2018				
Apr 30	MACQUARIE CMA INTEREST PAID		28.20	31,435.46 CR
May 2018				
May 31	MACQUARIE CMA INTEREST PAID		29.14	31,464.60 CR
Jun 2018				
Jun 6	Col First State RD001091022734998			
Jun 8	PAYMENT			
Jun 8	TRANSACT FUNDS TFR TO BA & RF TOZER	35,000.00		11,464.60 CR
Jun 29	MACQUARIE CMA INTEREST PAID		64.62	71,529.22 CR
Jul 2018				
Jul 31	MACQUARIE CMA INTEREST PAID		73.47	71,602.69 CR
Aug 2018				
Aug 31	MACQUARIE CMA INTEREST PAID		73.52	71,676.21 CR
Sep 2018				
Sep 28	MACQUARIE CMA INTEREST PAID		71.15	71,747.36 CR
Oct 2018				
Oct 31	MACQUARIE CMA INTEREST PAID		73.74	71,821.10 CR
Nov 2018				
Nov 30	MACQUARIE CMA INTEREST PAID		71.40	71,892.50 CR
Dec 2018				
Dec 31	MACQUARIE CMA INTEREST PAID		73.83	71,966.33 CR
Jan 2019				
Jan 30	Col First State RD001091022734998		2,747,141.21	2,819,107.54 CR
Jan 31	MACQUARIE CMA INTEREST PAID		269.72	2,819,377.26 CR
Feb 2019				
Feb 11	TOZER & ASSOCIAT 966856312 080219	2,740,000.00		79,377.26 CR
Feb 28	MACQUARIE CMA INTEREST PAID		1,050.08	80,427.34 CR
Mar 2019				
Mar 29	MACQUARIE CMA INTEREST PAID		83.34	80,510.68 CR
Apr 2019				
Apr 30	MACQUARIE CMA INTEREST PAID		80.70	80,591.38 CR
May 2019				

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Date	Description	Debits	Credits	Balance
May 31	MACQUARIE CMA INTEREST PAID		83.44	80,674.82 CR
Jun 2019				
Jun 7	TRANSACT FUNDS TFR TO BA & RF TOZER	35,000.00		45,674.82 CR
Jun 28	MACQUARIE CMA INTEREST PAID		44.27	45,719.09 CR
Jul 2019				
Jul 31	MACQUARIE CMA INTEREST PAID		28.75	45,747.84 CR
Aug 2019				
Aug 30	MACQUARIE CMA INTEREST PAID		27.64	45,775.48 CR
Sep 2019				
Sep 30	MACQUARIE CMA INTEREST PAID		26.74	45,802.22 CR
Oct 2019				
Oct 31	MACQUARIE CMA INTEREST PAID		19.79	45,822.01 CR
Nov 2019				
Nov 29	MACQUARIE CMA INTEREST PAID		18.55	45,840.56 CR
Dec 2019				
Dec 31	MACQUARIE CMA INTEREST PAID		19.16	45,859.72 CR
Jan 2020				
Jan 31	MACQUARIE CMA INTEREST PAID		18.96	45,878.68 CR
Feb 2020				
Feb 27	BPAY TO TAX OFFICE PAYMENTS	16,855.00		29,023.68 CR
Feb 28	MACQUARIE CMA INTEREST PAID		16.98	29,040.66 CR
Mar 2020				
Mar 31	MACQUARIE CMA INTEREST PAID		5.69	29,046.35 CR
Apr 2020				
Apr 14	REINBURSEMENT		16,855.00	45,901.35 CR
Apr 30	MACQUARIE CMA INTEREST PAID		1.56	45,902.91 CR
May 2020				
May 29	MACQUARIE CMA INTEREST PAID		1.91	45,904.82 CR
Jun 2020				
Jun 19	TRANSFER FROM CMH 966856312		45,000.00	90,904.82 CR
Jun 23	TRANSACT FUNDS TFR TO BA & RF TOZER	45,000.00		45,904.82 CR
Jun 30	MACQUARIE CMA INTEREST PAID		2.08	45,906.90 CR
Jul 2020				
Jul 31	MACQUARIE CMA INTEREST PAID		1.90	45,908.80 CR
Aug 2020				
Aug 31	MACQUARIE CMA INTEREST PAID		1.91	45,910.71 CR
Sep 2020				
Sep 30	MACQUARIE CMA INTEREST PAID		1.84	45,912.55 CR
May 2021				
May 13	TRANSFER FROM CMH 966856312		40,000.00	85,912.55 CR
Jun 2021				
Jun 1	TRANSACT FUNDS TFR TO BA & RF TOZER	40,000.00		45,912.55 CR
Closing balance				45,912.55 CR

Check we have your latest details

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New contact details? Contact us to update them.

End of transaction listing report

