



Commonwealth Securities Ltd  
 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

# Brokerage

## Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

June 1, 2023 - June 30, 2023  
 Account Number: OMC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>102,949.79</b>
Dividends, Interest and Other Income	40.56
Other Transactions	-6.08
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-946.11</b>
<b>ENDING ACCOUNT VALUE</b>	<b>102,038.16</b>
Estimated Annual Income	307.74

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	937.19	945.87
99%	Equities	102,012.60	101,092.29
100%	<b>Account Total</b>	<b>102,949.79</b>	<b>102,038.16</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 050

COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

Contact Information

E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

You have **not** enrolled any documents for electronic delivery. The following documents are available for electronic delivery:

Statements and Reports	Notifications	Tax Documents
Trade Confirmations	Prospectus	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences .

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.5026	0.6655

Exchange rates are based on interbank exchange rates as of 06/30/2023. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	629.48	945.87
<b>Total Global Cash Balance</b>		<b>945.87</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	40.56	0.00	151.43	0.00
<b>Total Income</b>	<b>40.56</b>	<b>0.00</b>	<b>151.43</b>	<b>0.00</b>

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		606.36	629.48	USD		
		937.18	945.87	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>606.36</b>	<b>629.48</b>	<b>USD</b>	<b>0.00</b>	
		<b>937.18</b>	<b>945.87</b>	<b>AUD</b>	<b>0.00</b>	



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Portfolio Holdings (continued)

U.S. DOLLARS (continued)

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	113.9100	11,391.00	USD		
Security Identifier: AMD			17,116.45	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	120.9700	12,097.00	USD		
Security Identifier: GOOG			18,177.30	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	193.9700	19,397.00	USD	96.00	0.49%
Security Identifier: AAPL			29,146.49	AUD	144.25	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	36.4300	4,371.60	USD		
Security Identifier: AI			6,568.89	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	9.2800	1,392.00	USD		
Security Identifier: APPS			2,091.66	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	4.8700	1,095.75	USD		
Security Identifier: MQ			1,646.51	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	340.5400	13,621.60	USD	108.80	0.79%
Security Identifier: MSFT			20,468.21	AUD	163.49	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	16.4000	2,952.00	USD		
Security Identifier: RVLV			4,435.76	AUD		
CUSIP: 76156B107						
SNDL INC REGISTERED SHS ISIN#CA83307B1013	700.0000	1.3700	959.00	USD		
Security Identifier: SNDL			1,441.02	AUD		
CUSIP: 83307B101						
<b>Total Common Stocks</b>			67,276.95	USD	204.80	
			101,092.29	AUD	307.74	
<b>TOTAL EQUITIES</b>			67,276.95	USD	204.80	
			101,092.29	AUD	307.74	



Portfolio Holdings (continued)

U.S. DOLLARS (continued)

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	67,906.43	USD	0.00	204.80
	102,038.16	AUD	0.00	307.74
	Market Value		Accrued Interest	Estimated Annual Income
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	102,038.16		0.00	307.74

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial



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Portfolio Holdings Disclosures *(continued)*

Foreign Currency Transactions *(continued)*

organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Dividends and Interest</b>	40.56	0.00	40.56	151.43	0.00	151.43
<b>Taxes Withheld</b>	0.00	-6.08	-6.08	0.00	-22.69	-22.69
<b>Totals</b>	40.56	-6.08	34.48	151.43	-22.69	128.74

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
06/08/23	CASH DIVIDEND RECEIVED	40 SHRS MICROSOFT CORP COM RD 05/18 PD				27.20	USD	
	MSFT	06/08/23				40.56	AUD	
06/08/23	NON-RESIDENT ALIEN TAX	NRA TAX WITHHELD ON 40 SHRS MICROSOFT CORP				-4.08	USD	
	MSFT	COM RD 05/18 PD 06/08/23				-6.08	AUD	
<b>Total Value of Transactions</b>						0.00	23.12	USD
<b>Total AUD Equivalent</b>						0.00	34.48	AUD

The price and quantity displayed may have been rounded.

Messages



## Transition to Trade Date plus One (T1) Settlements

*The U.S. will adopt a shortened settlement timeframe beginning with trade date May 28, 2024, for equities, corporate, municipal bonds and unit investment trusts. Moving from a T2 to a T1 settlement cycle will provide faster access to sale proceeds, but it also means that funds will be due on purchase transactions earlier.*

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

Please be advised that, beginning April 7, 2023, Pershing will be implementing a change to client accounts governed by a margin agreement. Under the new process, eligible settled long positions will be maintained in a client's margin account type. Accounts that are not governed by a margin agreement will not be affected by this change. Please contact your financial organization if you wish to learn more about this change.

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).

Pershing LLC (Pershing), as the custodian for your accounts, is required to disclose certain information to you on an annual basis.

### OTHER SOURCES OF REVENUE TO PERSHING

As a custodian, Pershing receives compensation from third parties for the services it provides to support certain products, including but not limited to, mutual funds, 529 plans, money funds, bank deposit sweep products, annuities, alternative investments, and ETFs.

### CREDIT INTEREST AND CHECK DISBURSEMENTS

Under certain conditions, Pershing earns revenue based on free credit balances in client accounts. A small number of firms share in a portion of that revenue. In situations where you request a check disbursement from your account, Pershing will continue to earn revenue based on the amount of the check from the date that it is disbursed until its final settlement and payment. Free credit balances in your account are for investment purposes. If you currently maintain free credit balances in your account solely for the purpose of receiving credit interest and have no intention of investing the funds in the future, contact your firm to discuss your investment options.

### MUTUAL FUND FEES AND REVENUE SHARING

Pershing provides operational services to mutual fund companies and receives fees for those services. These fees are paid to Pershing for its work on behalf of the funds, such as dividend calculations and posting, accounting, reconciliation, client confirmation and statement preparation and mailing, and tax statement preparation and mailing. Where applicable, Pershing facilitates payments of SEC Rule 12b-1 fees received from mutual funds and paid to you or your firm. In limited circumstances, pursuant to agreements with certain firms, Pershing retains a portion of those fees. Pershing offers a mutual fund no-transaction-fee program called FundVest® and Offshore Flex (for non-US clients). Pershing receives fees from mutual funds that participate in FundVest and Offshore Flex. There are some firms that choose to participate in this program and have agreements with Pershing to share in the fees received by Pershing. These fees are considered revenue sharing and are a source of revenue for Pershing and, where applicable, a source of revenue for your firm. These fees create an incentive for Pershing to support these products on its platform.

### MONEY FUND AND BANK DEPOSIT PROGRAM FEES AND REVENUE SHARING

Money fund and bank deposit sweep product processing fees and revenue sharing arrangements are a source of revenue for Pershing and, where applicable, a source of revenue for



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## Messages *(continued)*

your firm. For the money funds supported on its sweep platform available to all clients, Pershing receives remuneration paid out of the total operating expenses of the fund, some of which include SEC Rule 12b-1 fees. If your firm selects a sweep product available to all clients that pays Pershing remuneration, in most cases a portion of the fees Pershing receives from money fund and bank deposit sweep product providers will be shared with your firm. In addition, Pershing receives fees for providing access to its platform from money funds and bank deposit sweep product providers. In most cases, these fees are paid based on assets in the products. In certain circumstances, Pershing shares these fees with your firm. Some firms have unique sweep products, where Pershing does not receive fees from the sweep product provider. When Pershing receives fees, a portion is applied against costs associated with providing services, including maintaining cash sweep systems, sub-accounting, dividend and interest calculations, posting, reconciliation, client statement preparation and distribution, tax statement preparation and distribution, marketing and distribution related support and other services. For a listing of money funds and bank deposit products that pay Pershing revenue-sharing and processing fees, refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures).

### FEES RECEIVED BY AFFILIATES

The Dreyfus money funds supported as sweep options by Pershing, which may be offered to you by your firm, are managed by Dreyfus Cash Investment Strategies, a division of BNY Mellon Investment Adviser, Inc. (BNYMIA) and distributed through Dreyfus Cash Solutions, a division of BNY Mellon Securities Corporation (BNYMSC). BNYMSC and BNYMIA are affiliates of Pershing and BNYMSC receives compensation for delivering services to the Dreyfus money funds. The Dreyfus Insured Deposits products, are bank deposit sweep products that automatically deposit swept funds into FDIC member participating banks (Program Banks), where swept balances receive pass through FDIC insurance coverage through those Program Banks. The Dreyfus Insured Deposits products are supported by Pershing, and may be offered to you by your firm, operate through a private labelling arrangement with Dreyfus Cash Solutions. Pershing has appointed Dreyfus Cash Solutions to provide certain services with respect to the operation of the Dreyfus Insured Deposits products. The Bank of New York Mellon is a state-chartered bank and BNY Mellon, National Association (BNY Mellon, N.A.) is a national banking association, both of which may act as Program Banks by participating in the bank deposit sweep products that Pershing supports on its sweep platform. BNYMSC is a registered investment adviser and broker-dealer, and a subsidiary of BNYMIA. Pershing, Pershing Advisor Solutions, BNYMSC, BNYMIA, The Bank of New York Mellon and BNY Mellon, N.A. are BNY Mellon companies. BNY Mellon is the corporate brand for The Bank of New York Mellon Corporation. Pershing, Pershing Advisor Solutions and BNYMSC earn fees (which may or may not be account-based) based on the amount of money in the Dreyfus Money Funds and Dreyfus Insured Deposits products. Depending on the specific terms of the products offered, Pershing and Pershing Advisor Solutions may earn a higher fee on balances in any of the bank deposit sweep products supported on the platform than in other sweep products, such as money funds. Based on the agreement between Pershing and your firm, Pershing, in its sole discretion, will share a portion of the fees it earns from the support of these sweep products with your firm, in which case your firm would earn fees on balances in these products, which may be higher than fees earned on other money market products. The Bank of New York Mellon and BNY Mellon, N.A. may participate in bank deposit sweep products that Pershing supports on its sweep platform. If they participate, the Bank of New York Mellon and BNY Mellon, N.A. will realize an economic benefit from balances received through the bank deposit sweep products on the Pershing platform. The Program Banks, including the Bank of New York Mellon and BNY Mellon, N.A., do not have a duty to offer the highest rates available or rates that are comparable to money funds or those offered by other depository institutions.

### SPONSORSHIP FEES

Third-party product and service providers (e.g., mutual fund companies, annuity companies, ETF providers, money market fund companies, money managers, technology and business solution providers) offer marketing support in the form of sponsorship fee payments to Pershing (or third parties at Pershing's direction) in connection with educational conferences, events, seminars and workshops for broker-dealers or advisers. These payments can include the expenses of educational materials or other conference-related expenses.

### ADDITIONAL INFORMATION

Further detailed information regarding a number of the above topics can be found on our website at [www.pershing.com/disclosures](http://www.pershing.com/disclosures)

Pershing LLC (Pershing), as the custodian for your accounts, is required to disclose certain information to you on an annual basis.

### FOREIGN CURRENCY TRANSACTIONS

Pershing will execute foreign currency transactions as principal for your account. Pershing's compensation for such transactions is based on the difference between the prevailing Foreign Exchange Interbank market and the rate applied at the time of the trade. Each currency conversion rate applied by Pershing will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Some firms



## Messages *(continued)*

increase or decrease the currency conversion rate you are charged by Pershing and such increase or decrease in the rate results in compensation to your firm. Conversion rates may differ from rates in effect on the date a dividend, interest payment or corporate action is credited or declared. Unless you instruct your firm otherwise, Pershing automatically converts foreign currency to or from U.S. dollars for dividends, interest and corporate actions.

### STOP ORDER ELECTION/TRIGGER

Equity odd-lot sales count toward consolidated and participant exchange volumes, but do not update the last-sale, open, close, high, or low price. Since odd-lot executions are not last-sale eligible, they will not trigger non-directed stop, stop-limit or trailing-stop orders routed to Pershing for execution.

### CONFIRMATION OF EXECUTIONS AND/OR CANCELLATIONS

Confirmations of executions and/or cancellation requests may be delayed, erroneous (e.g., due to computer system issues) or subject to further edits including cancellation by a market center. A customer is bound by the conditions of the actual order execution if consistent with the customer's order instructions. Further, requests to cancel an order are not guaranteed, and will only be cancelled if received and applied to the still unexecuted order at the relevant market center. Customers may not assume that any order has been executed or cancelled until the customer has received a transaction or cancellation confirmation from Pershing. Even in the event such execution or cancellation is reported to a customer, any reporting or posting errors, including errors in reporting or posting execution prices or cancellations, may be corrected to reflect what actually occurred in the marketplace. Note that during market hours, it is rarely possible to cancel a market order or a marketable limit order as such orders are subject to immediate execution.

### PERSHING'S IMPARTIAL LOTTERY PROCESS: PARTIAL CALLS

Information about Pershing's impartial lottery process can be found at [www.pershing.com/disclosures](http://www.pershing.com/disclosures). A printed copy of this information is available by calling (888) 367-2563, option 3 then option 5.

When a security is subject to a partial redemption, Pershing has procedures to treat you fairly. When an issuer initiates a partial call of securities, the depository holding such securities (typically, the Depository Trust and Clearing Corporation, or DTCC) conducts an impartial, computerized lottery using an incremental random number technique to determine the allocation of called securities to participants for which it holds securities on deposit (including Pershing). Because DTCC's lottery is random and impartial, participants may or may not receive an allocation of securities selected for redemption.

Pershing conducts a similar, computer-generated random lottery. The lottery determines the accounts that will be selected and the number of securities in the account that will be redeemed. Allocations are based on the number of trading units held in the account. The probability of any trading unit held by an account being selected as called in a partial call is proportional to the total number of trading units held through Pershing.

Once the lottery is complete, Pershing notifies your firm which accounts have received an allocation. Securities registered in the client's name, either in transit or held in custody, are excluded from the Pershing lottery process.

Pershing initiates the lottery process by identifying the accounts holding the called security, the total par value of the called securities held, and the trading unit of the security.

For example (unit of trade = \$25,000):

Client Account	Par Value	Number of Trading Units
ABC-123234	\$100,000	4
DEF-325465	\$75,000	3
EDR-567433	\$150,000	6
EGT-876574	\$50,000	2
EGT-888345	\$25,000	1
FRT-435234	\$25,000	1
FRT-658797	\$75,000	3

## Messages *(continued)*

In brief, the allocation process involves the following steps:

- The number of trading units held in each account is identified.
- A sequential number is assigned to each trading unit (e.g., account EDR-567433 would be assigned six numbers).
- A random number is generated that will result in one of these trading units being the first unit in the selection process.
- Thereafter, the trading units participating in the allocation are based on an incremental random number technique until the number of trading units allocated to Pershing is exhausted.
- Additional Information
- The allocation of called securities is not made on a pro-rata basis. Therefore, it is possible that a client may receive a full or partial redemption of shares held. Conversely, it is also possible that a client may not have any securities selected for redemption.
- When a partial call is deemed favorable to the holders of the called security, Pershing will exclude certain accounts from the lottery. Excluded accounts will include Pershing's proprietary and employee accounts, as well as proprietary and employee accounts of your firm (if Pershing carries and clears those accounts). No allocation will be made to these proprietary and employee accounts until all other client positions at Pershing in such securities have been called. When a partial call is deemed unfavorable to holders of the called security, Pershing will not exclude any accounts from the lottery.
- If the partial call is made at a price above the current market price as captured in Pershing's price reporting system, Pershing will generally categorize the partial call as one that is favorable to the holders of such security. If the partial call is made at a price that is equal to or below the current market price of the security as captured in Pershing's price reporting system, Pershing will generally categorize that call as one that is unfavorable to holders of the security.
- Clients have the right to withdraw uncalled, fully paid securities from Pershing at any time prior to the cut-off date and time established by the issuer, transfer agent and/or depository with respect to the partial call. Clients also have the right to withdraw excess margin securities, provided that the client account is not subject to restriction under Regulation T or that such withdrawal will not cause an under-margined condition.
- Impartial lottery is conducted based on settled positions as of the close of business the day prior to the publication date.

## Important Information and Disclosures

### The Role of Pershing

- **Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution.** Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333**. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.

## Important Information and Disclosures *(continued)*

### The Role of Pershing *(continued)*

- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**

## TERMS AND CONDITIONS

### TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

### TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd  
 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

# Brokerage

## Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

May 1, 2023 - May 31, 2023  
 Account Number: OMC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>89,560.32</b>
Dividends, Interest and Other Income	36.30
Other Transactions	-5.44
<b>Net Change in Portfolio<sup>1</sup></b>	<b>13,358.61</b>
<b>ENDING ACCOUNT VALUE</b>	<b>102,949.79</b>
Estimated Annual Income	316.54

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	886.88	937.19
99%	Equities	88,673.44	102,012.60
100%	<b>Account Total</b>	<b>89,560.32</b>	<b>102,949.79</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

**Identification Number:** 050  
 COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

**Contact Information**  
**E-Mail:** commsecinternationaldesk@cba.com.au

**Client Service Information**  
**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

You have **not** enrolled any documents for electronic delivery. The following documents are available for electronic delivery:

Statements and Reports	Notifications	Tax Documents
Trade Confirmations	Prospectus	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences .

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.5455	0.6470

Exchange rates are based on interbank exchange rates as of 05/31/2023. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	606.36	937.19
<b>Total Global Cash Balance</b>		<b>937.19</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	36.30	0.00	110.87	0.00
<b>Total Income</b>	<b>36.30</b>	<b>0.00</b>	<b>110.87</b>	<b>0.00</b>

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		585.96	606.36	USD		
		886.87	937.19	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>585.96</b>	<b>606.36</b>	<b>USD</b>	<b>0.00</b>	
		<b>886.87</b>	<b>937.19</b>	<b>AUD</b>	<b>0.00</b>	



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 Australia Square NSW 1215  
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May 1, 2023 - May 31, 2023  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings (continued)

U.S. DOLLARS (continued)

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	118.2100	11,821.00	USD		
Security Identifier: AMD			18,270.48	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	123.3700	12,337.00	USD		
Security Identifier: GOOG			19,068.01	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	177.2500	17,725.00	USD	96.00	0.54%
Security Identifier: AAPL			27,395.67	AUD	148.38	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	40.0100	4,801.20	USD		
Security Identifier: AI			7,420.71	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	9.1400	1,371.00	USD		
Security Identifier: APPS			2,119.01	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	4.7900	1,077.75	USD		
Security Identifier: MQ			1,665.77	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	328.3900	13,135.60	USD	108.80	0.82%
Security Identifier: MSFT			20,302.32	AUD	168.16	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	15.2200	2,739.60	USD		
Security Identifier: RVLV			4,234.31	AUD		
CUSIP: 76156B107						
SNDL INC REGISTERED SHS ISIN#CA83307B1013	700.0000	1.4200	994.00	USD		
Security Identifier: SNDL			1,536.32	AUD		
CUSIP: 83307B101						
<b>Total Common Stocks</b>			66,002.15	USD	204.80	
			102,012.60	AUD	316.54	
<b>TOTAL EQUITIES</b>			66,002.15	USD	204.80	
			102,012.60	AUD	316.54	



Portfolio Holdings (continued)

U.S. DOLLARS (continued)

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	66,608.51	USD	0.00	204.80
	102,949.79	AUD	0.00	316.54
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	102,949.79		0.00	316.54

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial



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May 1, 2023 - May 31, 2023  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings Disclosures *(continued)*

Foreign Currency Transactions *(continued)*

organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Dividends and Interest</b>	36.30	0.00	36.30	110.87	0.00	110.87
<b>Taxes Withheld</b>	0.00	-5.44	-5.44	0.00	-16.61	-16.61
<b>Totals</b>	36.30	-5.44	30.86	110.87	-16.61	94.26

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
05/18/23	CASH DIVIDEND RECEIVED AAPL	100 SHRS APPLE INC COM RD 05/15 PD 05/18/23				24.00	USD
						36.30	AUD
05/18/23	NON-RESIDENT ALIEN TAX AAPL	NRA TAX WITHHELD ON 100 SHRS APPLE INC COM RD 05/15 PD 05/18/23				-3.60	USD
						-5.44	AUD
<b>Total Value of Transactions</b>					0.00	20.40	USD
<b>Total AUD Equivalent</b>					0.00	30.86	AUD

The price and quantity displayed may have been rounded.



## Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Dividend Option	Amount of Payment	Currency
<b>Dividends</b>							
MICROSOFT CORP COM	05/18/23	06/08/23	40.0000	0.680000	Cash	27.20	USD
<b>Total Cash Not Yet Received</b>						<b>27.20</b>	<b>USD</b>
						<b>42.04</b>	<b>AUD</b>

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

## Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

Please be advised that, beginning April 7, 2023, Pershing will be implementing a change to client accounts governed by a margin agreement. Under the new process, eligible settled long positions will be maintained in a client's margin account type. Accounts that are not governed by a margin agreement will not be affected by this change. Please contact your financial organization if you wish to learn more about this change.

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).

## Important Information and Disclosures

### The Role of Pershing

- **Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution.** Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333**. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the

## Important Information and Disclosures *(continued)*

### The Role of Pershing *(continued)*

Disclosure Statement, please contact your financial institution.

- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**.



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# Brokerage

## Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

April 1, 2023 - April 30, 2023  
 Account Number: OMC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	91,955.77
<b>Net Change in Portfolio<sup>1</sup></b>	-2,395.45
<b>ENDING ACCOUNT VALUE</b>	89,560.32
Estimated Annual Income	303.92

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	875.09	886.88
99%	Equities	91,080.68	88,673.44
100%	<b>Account Total</b>	<b>91,955.77</b>	<b>89,560.32</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 050

COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

#### Contact Information

**E-Mail:** commsecinternationaldesk@cba.com.au

#### Client Service Information

**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

You have **not** enrolled any documents for electronic delivery. The following documents are available for electronic delivery:

Statements and Reports	Notifications	Tax Documents
Trade Confirmations	Prospectus	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences .

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.5135	0.6607

Exchange rates are based on interbank exchange rates as of 04/28/2023. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	585.96	886.88
<b>Total Global Cash Balance</b>		<b>886.88</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	0.00	0.00	74.57	0.00
<b>Total Income</b>	<b>0.00</b>	<b>0.00</b>	<b>74.57</b>	<b>0.00</b>

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
Cash Balance		585.96	585.96	USD		
		875.08	886.88	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>585.96</b>	<b>585.96</b>	<b>USD</b>	<b>0.00</b>	
		<b>875.08</b>	<b>886.88</b>	<b>AUD</b>	<b>0.00</b>	



Commonwealth Securities Ltd  
 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

April 1, 2023 - April 30, 2023  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings (continued)

U.S. DOLLARS (continued)

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	89.3700	8,937.00	USD		
Security Identifier: AMD			13,526.56	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	108.2200	10,822.00	USD		
Security Identifier: GOOG			16,379.59	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	169.6800	16,968.00	USD	92.00	0.54%
Security Identifier: AAPL			25,681.85	AUD	139.25	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	17.8200	2,138.40	USD		
Security Identifier: AI			3,236.57	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	11.7300	1,759.50	USD		
Security Identifier: APPS			2,663.08	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	4.0500	911.25	USD		
Security Identifier: MQ			1,379.22	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	307.2600	12,290.40	USD	108.80	0.88%
Security Identifier: MSFT			18,602.09	AUD	164.67	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	20.6500	3,717.00	USD		
Security Identifier: RVLV			5,625.85	AUD		
CUSIP: 76156B107						
SNDL INC REGISTERED SHS ISIN#CA83307B1013	700.0000	1.4900	1,043.00	USD		
Security Identifier: SNDL			1,578.63	AUD		
CUSIP: 83307B101						
<b>Total Common Stocks</b>			58,586.55	USD	200.80	
			88,673.44	AUD	303.92	
<b>TOTAL EQUITIES</b>			58,586.55	USD	200.80	
			88,673.44	AUD	303.92	



Portfolio Holdings (continued)

U.S. DOLLARS (continued)

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	59,172.51	USD	0.00	200.80
	89,560.32	AUD	0.00	303.92
	Market Value		Accrued Interest	Estimated Annual Income
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	89,560.32		0.00	303.92

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial



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April 1, 2023 - April 30, 2023  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings Disclosures *(continued)*

Foreign Currency Transactions *(continued)*

organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Dividends and Interest</b>	0.00	0.00	0.00	74.57	0.00	74.57
<b>Taxes Withheld</b>	0.00	0.00	0.00	0.00	-11.17	-11.17
<b>Totals</b>	0.00	0.00	0.00	74.57	-11.17	63.40

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

Please be advised that, beginning April 7, 2023, Pershing will be implementing a change to client accounts governed by a margin agreement. Under the new process, eligible settled long positions will be maintained in a client's margin account type. Accounts that are not governed by a margin agreement will not be affected by this change. Please contact your financial organization if you wish to learn more about this change.

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).



## Important Information and Disclosures

### The Role of Pershing

- **Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution.** Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333**. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**.



Commonwealth Securities Ltd  
 Locked Bay 22  
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# Brokerage Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

March 1, 2023 - March 31, 2023  
 Account Number: 0MC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

## Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>80,072.13</b>
Dividends, Interest and Other Income	41.12
Other Transactions	-6.16
<b>Net Change in Portfolio<sup>1</sup></b>	<b>11,848.68</b>
<b>ENDING ACCOUNT VALUE</b>	<b>91,955.77</b>
Estimated Annual Income	299.88

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

## Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	834.83	875.09
99%	Equities	79,237.30	91,080.68
100%	<b>Account Total</b>	<b>80,072.13</b>	<b>91,955.77</b>

Please review your allocation periodically with your Financial Consultant.

## Client Service Information

**Identification Number:** 050  
 COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

**Contact Information**  
**E-Mail:** commsecinternationaldesk@cba.com.au

**Client Service Information**  
**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4934	0.6696

Exchange rates are based on interbank exchange rates as of 03/31/2023. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	585.96	875.09
<b>Total Global Cash Balance</b>		<b>875.09</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	41.12	0.00	74.57	0.00
<b>Total Income</b>	<b>41.12</b>	<b>0.00</b>	<b>74.57</b>	<b>0.00</b>



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March 1, 2023 - March 31, 2023  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
<b>Cash Balance</b>						
		562.84	585.96	USD		
		834.82	875.09	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		562.84	585.96	USD	0.00	
		834.82	875.09	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	98.0100	9,801.00	USD		
Security Identifier: AMD			14,637.09	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	104.0000	10,400.00	USD		
Security Identifier: GOOG			15,531.65	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	164.9000	16,490.00	USD	92.00	0.55%
Security Identifier: AAPL			24,626.63	AUD	137.40	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	33.5700	4,028.40	USD		
Security Identifier: AI			6,016.13	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	12.3600	1,854.00	USD		
Security Identifier: APPS			2,768.82	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	4.5700	1,028.25	USD		
Security Identifier: MQ			1,535.62	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	288.3000	11,532.00	USD	108.80	0.94%
Security Identifier: MSFT			17,222.21	AUD	162.48	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	26.3000	4,734.00	USD		
Security Identifier: RVLV			7,069.89	AUD		
CUSIP: 76156B107						







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March 1, 2023 - March 31, 2023  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings Disclosures *(continued)*

Option Disclosure

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Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Dividends and Interest</b>	41.12	0.00	41.12	74.57	0.00	74.57
<b>Taxes Withheld</b>	0.00	-6.16	-6.16	0.00	-11.17	-11.17
<b>Totals</b>	41.12	-6.16	34.96	74.57	-11.17	63.40

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
03/09/23	CASH DIVIDEND RECEIVED	40 SHRS MICROSOFT CORP COM RD 02/16 PD				27.20	USD
	MSFT	03/09/23				41.12	AUD



## Transactions in Date Sequence *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
03/09/23	NON-RESIDENT ALIEN TAX MSFT	NRA TAX WITHHELD ON 40 SHRS MICROSOFT CORP COM RD 02/16 PD 03/09/23				-4.08 -6.16	USD AUD
<b>Total Value of Transactions</b>					0.00	23.12	USD
<b>Total AUD Equivalent</b>					0.00	34.96	AUD

The price and quantity displayed may have been rounded.

## Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

Please be advised that, beginning April 7, 2023, Pershing will be implementing a change to client accounts governed by a margin agreement. Under the new process, eligible settled long positions will be maintained in a client's margin account type. Accounts that are not governed by a margin agreement will not be affected by this change. Please contact your financial organization if you wish to learn more about this change.

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).

### PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

Pershing LLC (Pershing), as the custodian for your accounts, is required to disclose certain information to you on an annual basis.

### GENERAL DISCLOSURES

#### STATEMENT OF FINANCIAL CONDITION DATED DECEMBER 31, 2022

On December 31, 2022, Pershing regulatory net capital of \$2.73 billion was 20.35% of aggregate debit items and \$2.46 billion in excess of the minimum requirement. A complete copy of the December 31, 2022 Statement of Financial Condition is available at [www.pershing.com/statement-of-financial-condition](http://www.pershing.com/statement-of-financial-condition). You may request a free printed copy by calling (888) 860-8510.

### RESPONSIBILITIES OF PERSHING

Pershing is a clearing broker that provides clearing, custody and execution services and other financial solutions to registered broker-dealers that introduce clients to us. Your firm has



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March 1, 2023 - March 31, 2023  
COOLCARKNEE SUPERANNUATION FUND  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Messages *(continued)*

the primary responsibility for contact and communication with you and is also responsible for account opening document review and approval and investment advice.

### ANTI-MONEY LAUNDERING AND FIGHTING TERRORISM

To help the government fight the funding of terrorism and money laundering activities, financial organizations are required by federal law to obtain, verify and record information that identifies each individual or entity that opens an account or requests credit.

What this means for individuals: When an individual opens an account or requests credit, we will ask for that person's name, residence address, date of birth, tax identification number and other information that allows us to identify them. We may also ask for a driver's license, passport or other identifying documents.

What this means for legal entities: When a corporation, partnership, trust or other legal entity opens an account or requests credit, we will ask for the entity's name, physical address, tax identification number and other information that will allow us to identify the entity. If applicable, the same information will be collected about the beneficial owner(s) of the entity. We may also ask for certain identifying documents, such as certified articles of incorporation, partnership agreements or a trust instrument.

### SECURITIES INVESTOR PROTECTION CORPORATION® (SIPC®) INFORMATION

Information regarding SIPC, including a SIPC brochure, may be obtained by contacting SIPC via its website at [www.sipc.org](http://www.sipc.org) or by telephone at (202) 371-8300. An investment in a bank deposit program insured by the Federal Deposit Insurance Corporation (FDIC) is covered by FDIC insurance (up to allowable limits), but not eligible for SIPC coverage. Please review your statement for additional information on the sweep product in your brokerage account.

### FINANCIAL INDUSTRY REGULATORY AUTHORITY® (FINRA®) INVESTOR EDUCATION AND PROTECTION

A brochure that includes information describing FINRA BrokerCheck® may be obtained from FINRA at [www.finra.org](http://www.finra.org). The FINRA BrokerCheck hotline number is (800) 289-9999.

### MUNICIPAL SECURITIES RULEMAKING BOARD® (MSRB®) RULE G-10 INVESTOR AND MUNICIPAL ADVISORY CLIENT EDUCATION AND PROTECTION

An investor brochure that describes the protections available under MSRB rules and instructions on how to file a complaint with an appropriate regulatory authority can be found on the MSRB website at [www.msrb.org](http://www.msrb.org). Pershing is registered with the Securities and Exchange Commission (SEC) and MSRB and is a member of FINRA and the New York Stock Exchange (NYSE).

### BUSINESS CONTINUITY

Pershing maintains a business continuity plan that includes geographically dispersed data centers and processing facilities. The plan is annually reviewed and updated as necessary.

The plan outlines the actions Pershing will take in the event of an incident, including:

- Continuous processing support by personnel located in unaffected facilities.
- Relocating technology or operational personnel to alternate regional facilities.
- Switching of technology processing to an alternate regional data center.

## Messages *(continued)*

All Pershing operational facilities are equipped for resumption of business and are tested. In circumstances within Pershing's control, it is Pershing's objective to resume business within four (4) hours or less, depending upon the availability of external resources.

If your firm experiences a significant business interruption, you may contact Pershing directly to process limited trade-related transactions, cash disbursements and security transfers.

Instructions to Pershing must be in writing and transmitted via facsimile to (201) 413-5368 or by postal service to Pershing LLC, P.O. Box 2065, Jersey City, NJ 07303-2065

For additional information about how to request funds and securities when your firm cannot be contacted due to a significant business interruption, please access the information located in the Business Continuity and Other Disclosures link on the Pershing website at [www.pershing.com](http://www.pershing.com). You may also call (201) 413-3635 for recorded instructions.

### PROHIBITION AGAINST UNLAWFUL INTERNET GAMBLING

In accordance with the Unlawful Internet Gambling Enforcement Act (Act), transactions associated with unlawful internet gambling are prohibited. Specifically, the Act "prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling." Accordingly, you must not initiate or receive wire transfers, checks, drafts or other debit/credit transactions that are restricted by the Act. For more information, please refer to <https://www.federalreserve.gov/newsevents/pressreleases/bcreg20081112b.htm>.

### IMPORTANT NOTICE FOR CALIFORNIA RESIDENTS

Pursuant to California state law (Part 3, Title 10 Chapter 7), as custodian of your assets, Pershing may be required to transfer your assets to the state of California if no activity occurs within the statutorily defined time period. The State law defines the time period to be 36 months, during which time there is no activity within the account or communication between the account owner and the financial organization

### Pershing LLC's Compliance Report

The independent public accountant's report covering Pershing LLC's Compliance Report identified a material weakness during the most recent fiscal year ending December 31, 2022, as defined in SEC Rule 17a-5(d)(3)(iii) in its Internal Control Over Compliance as defined in SEC Rule 17a-5(d)(3)(ii). The material weakness was self-identified and immediately self-reported to the appropriate regulatory authorities. Remedial actions were promptly taken and validated. Pershing's Internal Control Over Compliance was effective as of December 31, 2022.

The material weakness was related to the deficient design and implementation of a control to ensure the accurate calculation of certain related credits to be excluded from the customer reserve formula. Pershing's possession or control requirements were not implicated and the firm has not identified any adverse financial impact to customers. A copy of the above-mentioned the independent public accountant report is currently available for inspection at the SEC's principal office in Washington D.C. and the regional office of the SEC in New York.

## PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

### TRADING ACTIVITY DISCLOSURES

### PAYMENT FOR ORDER FLOW PRACTICES

Pershing sends equity orders to exchanges or broker-dealers for execution. Some of these market centers provide payments to Pershing or charge access fees depending upon the



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 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

March 1, 2023 - March 31, 2023  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

## Messages *(continued)*

characteristics of the order and execution. Orders executed on one or more exchange(s) will either earn a rebate or be assessed an access fee based on each exchange's published fee schedule, which can typically be found on each exchange's web site. Exchange listed equity orders routed to an OTC market maker typically earn a cash payment per share for or per executed order with certain exclusions for OTC securities. The details of these payments and fees are available upon written request.

Pershing receives payments for directing U.S. exchange listed options order flow to broker-dealers using Smart Order Routing technology, which allows Pershing to access price improvement auctions on the various options exchanges. Generally, Pershing receives a per-option contract cash payment. This disclosure only applies to orders routed to Pershing, for further routing and handling, by your firm. For a list of organizations that pay Pershing for nondirected order flow, please visit [www.orderroutingdisclosure.com](http://www.orderroutingdisclosure.com). Pershing executes certain equity orders with a fractional share component as principal. Pershing also routes orders in preferred securities to an affiliate (BNY Mellon Capital Markets, LLC), which they may also execute as principal while facilitating the trade as a market maker.

### BEST EXECUTION

Pershing selects certain market centers for routing non-directed orders that provide automated execution of substantially all electronically transmitted orders in OTC and exchange-listed equity securities. In the case of U.S. listed options Pershing selects certain wholesale brokers for routing non directed orders that provide access to option exchange price improvement auctions. The designated market centers and wholesale brokers to which orders are routed are selected based on the following:

- The consistent high quality of their executions in one or more market segments
- Their ability to provide opportunities for executions at prices superior to the national best bid of offer (NBBO)
- Service, technology reliability, accessibility speed of execution
- Cost and counterparty credit worthiness

Pershing regularly reviews reports for execution quality and other factors.

### PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

#### ACCOUNT-RELATED ACTIVITY DISCLOSURES

##### MARGIN DISCLOSURE

Securities held in your margin account will be used as collateral for margin loans made to you. Some firms increase the rate of interest Pershing charges on margin loans and in those cases, Pershing and your firm share in the interest you pay. If the securities in your margin account decline in value, your financial organization or Pershing can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with Pershing to maintain the required equity in the margin account. It is important that you fully understand the risks involved in purchasing securities on margin. These risks include:

- You may lose more funds or securities than you deposited in your margin account.
- Your financial organization or Pershing may force the sale of securities or other assets in your account(s).
- Your financial organization or Pershing can sell your securities or other assets in your account(s) without contacting you.
- You are not entitled to choose which securities or other assets in your account(s) are to be liquidated or sold to meet a margin call.
- Your financial organization or Pershing can increase its maintenance margin requirements at any time without advance written notice to you.



- You are not entitled to an extension of time on a margin call.

Your Margin Agreement with Pershing and your firm outlines your important obligations. The Margin Agreement is a legally binding contract, and it cannot be modified by conduct. The failure on the part of Pershing or your firm at any time to enforce its rights under the Margin Agreement will not, in any way, be deemed to waive, modify or relax any of the rights granted to Pershing or your firm to deal with the collateral on all loans advanced to you.

#### **SUBSTITUTE PAYMENT REIMBURSEMENT**

As permitted under your Margin Agreement, Pershing may lend securities in your account when there is a debit balance. You are not entitled to receive a dividend when your securities are on loan over an ex-dividend date. Pershing may issue a substitute payment in lieu of the dividend and compensate you for the tax difference.

A substitute payment received in lieu of a dividend may be eligible for a reimbursement to your account only if the account is open on the reimbursement date. Please note that these reimbursements are: (1) credited at Pershing's discretion; (2) subject to change; and (3) may be eliminated without advance notification. Pershing suggests that you contact your tax advisor to discuss the treatment of substitute payments.

#### **CASH BALANCE/"FLOAT" DISCLOSURE**

Pershing obtains a financial benefit attributable to the cash balances in any account (including Employee Retirement Income Security Act accounts) that are held by Pershing in accounts held with major money center banks (the names of which will be provided upon request). Pershing's financial benefit is in the form of either interest on such balances and/or reductions in expenses that Pershing would otherwise pay to such banks.

These cash balances result from: (1) cash awaiting investment; or (2) cash pending distribution. With respect to cash awaiting investment (e.g., new contributions), Pershing obtains such financial benefit until the funds are automatically invested into a money market fund or bank deposit sweep product ("Sweep Product") or are used for other purposes, such as to purchase securities. If an account agreement provides for the automatic investment into a Sweep Product, such investment will take place on the day after the receipt of cash (and the financial benefit will be one day), unless timely instructions are received to manually purchase the sweep product on the same day that cash is received, which may be accommodated in certain cases. If the account agreement does not provide for automatic investment into a Sweep Product, no automatic investment will occur until the day after the appropriate instructions are added to your account by your firm.

When Pershing receives a request for a distribution by check, the account is charged (debited) on the date the check is written. Pershing mails disbursement checks on the same day that they are written. Pershing may obtain the financial benefit described above from the date the check is written until the date the check is presented for payment, the timing of which is beyond Pershing's control. When a distribution is requested using an Automated Clearing House instruction, Pershing receives a one-day financial benefit in connection with the distribution. If the distribution is made using the Federal Reserve wire system, Pershing receives no financial benefit in connection with the distribution.

#### **FEDERAL AND STATE TAX WITHHOLDING FOR RETIREMENT ACCOUNTS**

You may, at any time, by contacting your firm, designate or change the federal and state income tax withholding election for distributions from your individual retirement account, 403(b)(7) custodial account or qualified retirement plan. If you do not have enough federal or state income tax withheld, you may be responsible for payment of estimated taxes. Penalties and interest may also apply.

#### **SPECIAL NOTE FOR NON-U.S. ACCOUNTS**

With respect to assets custodied by Pershing on your behalf, income and capital gains or distributions to you from your account may be taxable in your home jurisdiction and/or country of tax residence. Please consult your tax advisor for the appropriate tax treatment of your transactions.

#### **Negative Interest Rates**



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## Messages *(continued)*

In response to certain extraordinary economic conditions, some foreign countries have implemented a negative interest rate policy to stabilize their economies. Under such a policy, a central bank charges banks a fee to hold reserves, and, as a result, the banks then charge depositors a fee to maintain their deposits. Historically, the U.S. has not adopted policies resulting in negative interest rates, and there is no indication that the Federal Reserve Board plans to adopt such a policy in the future. If, however, such a policy is adopted in the U.S., banks may begin to charge fees to maintain deposits, which could result in fees being applied to certain balances such as those held through products like bank deposit sweep products. In such an event, a fee could be charged for maintaining deposits in certain scenarios.

## Important Information and Disclosures

### The Role of Pershing

- **Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution.** Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333**. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

## Important Information and Disclosures *(continued)*

### Important Arbitration Disclosures *(continued)*

- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**

## TERMS AND CONDITIONS

### TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

### TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd  
 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

# Brokerage Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

February 1, 2023 - February 28, 2023  
 Account Number: 0MC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

## Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>78,937.74</b>
Dividends, Interest and Other Income	33.45
Other Transactions	-5.01
<b>Net Change in Portfolio<sup>1</sup></b>	<b>1,105.95</b>
<b>ENDING ACCOUNT VALUE</b>	<b>80,072.13</b>
Estimated Annual Income	297.84

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

## Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	771.17	834.83
99%	Equities	78,166.57	79,237.30
100%	<b>Account Total</b>	<b>78,937.74</b>	<b>80,072.13</b>

Please review your allocation periodically with your Financial Consultant.

## Client Service Information

**Identification Number:** 050  
 COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

**Contact Information**  
**E-Mail:** commsecinternationaldesk@cba.com.au

**Client Service Information**  
**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4832	0.6742

Exchange rates are based on interbank exchange rates as of 02/28/2023. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	562.84	834.83
<b>Total Global Cash Balance</b>		<b>834.83</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	33.45	0.00	33.45	0.00
<b>Total Income</b>	<b>33.45</b>	<b>0.00</b>	<b>33.45</b>	<b>0.00</b>



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Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
<b>Cash Balance</b>						
		543.29	562.84	USD		
		771.17	834.83	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		543.29	562.84	USD	0.00	
		771.17	834.83	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	78.5800	7,858.00	USD		
Security Identifier: AMD			11,655.29	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	90.3000	9,030.00	USD		
Security Identifier: GOOG			13,393.65	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	147.4100	14,741.00	USD	92.00	0.62%
Security Identifier: AAPL			21,864.43	AUD	136.46	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	22.5800	2,709.60	USD		
Security Identifier: AI			4,018.98	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	10.7400	1,611.00	USD		
Security Identifier: APPS			2,389.50	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	5.8000	1,305.00	USD		
Security Identifier: MQ			1,935.63	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	249.4200	9,976.80	USD	108.80	1.09%
Security Identifier: MSFT			14,797.98	AUD	161.38	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	27.0800	4,874.40	USD		
Security Identifier: RVLV			7,229.90	AUD		
CUSIP: 76156B107						



## Portfolio Holdings (continued)

### U.S. DOLLARS (continued)

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES (continued)</b>						
<b>Common Stocks (continued)</b>						
SNDL INC REGISTERED SHS ISIN#CA83307B1013	700.0000	1.8800	1,316.00	USD		
Security Identifier: SNDL			1,951.94	AUD		
CUSIP: 83307B101						
<b>Total Common Stocks</b>			53,421.80	USD	200.80	
			79,237.30	AUD	297.84	
<b>TOTAL EQUITIES</b>			53,421.80	USD	200.80	
			79,237.30	AUD	297.84	
					<b>Accrued Interest</b>	<b>Estimated Annual Income</b>
<b>TOTAL U.S. DOLLARS</b>			53,984.64	USD	0.00	200.80
			80,072.13	AUD	0.00	297.84
					<b>Accrued Interest</b>	<b>Estimated Annual Income</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>			80,072.13		0.00	297.84

## Portfolio Holdings Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.



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 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

February 1, 2023 - February 28, 2023  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

## Portfolio Holdings Disclosures *(continued)*

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Dividends and Interest</b>	33.45	0.00	33.45	33.45	0.00	33.45
<b>Taxes Withheld</b>	0.00	-5.01	-5.01	0.00	-5.01	-5.01
<b>Totals</b>	33.45	-5.01	28.44	33.45	-5.01	28.44

## Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
02/16/23	CASH DIVIDEND RECEIVED	100 SHRS APPLE INC COM RD 02/13 PD 02/16/23				23.00	USD
	AAPL					33.45	AUD



## Transactions in Date Sequence *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
02/16/23	NON-RESIDENT ALIEN TAX	NRA TAX WITHHELD ON 100 SHRS APPLE INC COM				-3.45	USD
	AAPL	RD 02/13 PD 02/16/23				-5.01	AUD
<b>Total Value of Transactions</b>					0.00	19.55	USD
<b>Total AUD Equivalent</b>					0.00	28.44	AUD

The price and quantity displayed may have been rounded.

## Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Dividend Option	Amount of Payment	Currency
<b>Dividends</b>							
MICROSOFT CORP COM	02/16/23	03/09/23	40.0000	0.680000	Cash	27.20	USD
<b>Total Cash Not Yet Received</b>						27.20	USD
						40.34	AUD

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

## Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

Please be advised that, beginning April 7, 2023, Pershing will be implementing a change to client accounts governed by a margin agreement. Under the new process, eligible settled long positions will be maintained in a client's margin account type. Accounts that are not governed by a margin agreement will not be affected by this change. Please contact your financial organization if you wish to learn more about this change.

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).



February 1, 2023 - February 28, 2023  
COOLCARKNEE SUPERANNUATION FUND  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Important Information and Disclosures

### The Role of Pershing

- **Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution.** Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333**. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Important Information and Disclosures *(continued)*

Important Arbitration Agreement *(continued)*

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.





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 Locked Bay 22  
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# Brokerage

## Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

January 1, 2023 - January 31, 2023  
 Account Number: 0MC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	72,201.22
<b>Net Change in Portfolio<sup>1</sup></b>	6,736.52
<b>ENDING ACCOUNT VALUE</b>	<b>78,937.74</b>
Estimated Annual Income	285.03

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	801.31	771.17
99%	Equities	71,399.91	78,166.57
100%	<b>Account Total</b>	<b>72,201.22</b>	<b>78,937.74</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

Identification Number: 050

COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

Contact Information

**E-Mail:** commsecinternationaldesk@cba.com.au

Client Service Information

**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4194	0.7045

Exchange rates are based on interbank exchange rates as of 01/31/2023. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	543.29	771.17
<b>Total Global Cash Balance</b>		<b>771.17</b>

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
<b>Cash Balance</b>		543.29	543.29	USD		
		801.31	771.17	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>543.29</b>	<b>543.29</b>	<b>USD</b>	<b>0.00</b>	
		<b>801.31</b>	<b>771.17</b>	<b>AUD</b>	<b>0.00</b>	



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January 1, 2023 - January 31, 2023  
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 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings *(continued)*

**U.S. DOLLARS** *(continued)*

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	75.1500	7,515.00	USD		
Security Identifier: AMD			10,667.14	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	99.8700	9,987.00	USD		
Security Identifier: GOOG			14,176.01	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	144.2900	14,429.00	USD	92.00	0.63%
Security Identifier: AAPL			20,481.19	AUD	130.59	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	19.8500	2,382.00	USD		
Security Identifier: AI			3,381.12	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	17.3600	2,604.00	USD		
Security Identifier: APPS			3,696.24	AUD		
CUSIP: 25400W102						
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CUSIP: 76156B107						
SNDL INC REGISTERED SHS ISIN#CA83307B1013	700.0000	2.3000	1,610.00	USD		
Security Identifier: SNDL			2,285.31	AUD		
CUSIP: 83307B101						
<b>Total Common Stocks</b>			55,068.35	USD	200.80	
			78,166.57	AUD	285.03	
<b>TOTAL EQUITIES</b>			55,068.35	USD	200.80	
			78,166.57	AUD	285.03	



Portfolio Holdings (continued)

U.S. DOLLARS (continued)

	Market Value	Currency	Accrued Interest	Estimated Annual Income
<b>TOTAL U.S. DOLLARS</b>	55,611.64	USD	0.00	200.80
	78,937.74	AUD	0.00	285.03
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	78,937.74		0.00	285.03

Portfolio Holdings Disclosures

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Base Currency: AUSTRALIAN DOLLAR (AUD)

## Portfolio Holdings Disclosures *(continued)*

### Foreign Currency Transactions *(continued)*

organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

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## Messages

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- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the

## Important Information and Disclosures *(continued)*

### The Role of Pershing *(continued)*

acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.

- Inquiries concerning the positions and balances in your account may be directed to the **Pershing Customer Service Department at (201) 413-3333**. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
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- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**. Errors and Omissions excepted.

### Important Arbitration Disclosures

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- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330**.



Commonwealth Securities Ltd  
 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

# Brokerage Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

December 1, 2022 - December 31, 2022  
 Account Number: 0MC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

## Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>83,487.36</b>
Dividends, Interest and Other Income	40.22
Other Transactions	-6.03
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-11,320.33</b>
<b>ENDING ACCOUNT VALUE</b>	<b>72,201.22</b>
Estimated Annual Income	296.16

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

## Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	776.95	801.31
99%	Equities	82,710.41	71,399.91
100%	<b>Account Total</b>	<b>83,487.36</b>	<b>72,201.22</b>

Please review your allocation periodically with your Financial Consultant.

## Client Service Information

### Identification Number: 050

COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

### Contact Information

**E-Mail:** commsecinternationaldesk@cba.com.au

### Client Service Information

**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4749	0.6780

Exchange rates are based on interbank exchange rates as of 12/30/2022. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	543.29	801.31
<b>Total Global Cash Balance</b>		<b>801.31</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	40.22	0.00	144.19	0.00
<b>Total Income</b>	<b>40.22</b>	<b>0.00</b>	<b>144.19</b>	<b>0.00</b>



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December 1, 2022 - December 31, 2022  
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 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
<b>Cash Balance</b>						
		520.17	543.29	USD		
		776.95	801.31	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		520.17	543.29	USD	0.00	
		776.95	801.31	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	64.7700	6,477.00	USD		
Security Identifier: AMD			9,553.10	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	88.7300	8,873.00	USD		
Security Identifier: GOOG			13,087.02	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	129.9300	12,993.00	USD	92.00	0.70%
Security Identifier: AAPL			19,163.71	AUD	135.69	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	11.1900	1,342.80	USD		
Security Identifier: AI			1,980.53	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	15.2400	2,286.00	USD		
Security Identifier: APPS			3,371.68	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	6.1100	1,374.75	USD		
Security Identifier: MQ			2,027.65	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	239.8200	9,592.80	USD	108.80	1.13%
Security Identifier: MSFT			14,148.67	AUD	160.47	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	22.2600	4,006.80	USD		
Security Identifier: RVLV			5,909.73	AUD		
CUSIP: 76156B107						



## Portfolio Holdings *(continued)*

### U.S. DOLLARS *(continued)*

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES <i>(continued)</i></b>						
<b>Common Stocks <i>(continued)</i></b>						
SNDL INC REGISTERED SHS ISIN#CA83307B1013	700.0000	2.0900	1,463.00	USD		
Security Identifier: SNDL			2,157.82	AUD		
CUSIP: 83307B101						
<b>Total Common Stocks</b>			48,409.15	USD	200.80	
			71,399.91	AUD	296.16	
<b>TOTAL EQUITIES</b>			48,409.15	USD	200.80	
			71,399.91	AUD	296.16	
					<b>Accrued Interest</b>	<b>Estimated Annual Income</b>
<b>TOTAL U.S. DOLLARS</b>			48,952.44	USD	0.00	200.80
			72,201.22	AUD	0.00	296.16
					<b>Accrued Interest</b>	<b>Estimated Annual Income</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>			72,201.22		0.00	296.16

## Portfolio Holdings Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.



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Portfolio Holdings Disclosures *(continued)*

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	0.00	0.00	0.00	-49,489.22	-49,489.22
<b>Total Securities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-49,489.22</b>	<b>-49,489.22</b>
<b>Dividends and Interest</b>	<b>40.22</b>	<b>0.00</b>	<b>40.22</b>	<b>144.19</b>	<b>0.00</b>	<b>144.19</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-6.03</b>	<b>-6.03</b>	<b>0.00</b>	<b>-21.62</b>	<b>-21.62</b>
<b>Cash</b>						
Deposits	0.00	0.00	0.00	49,550.11	0.00	49,550.11
<b>Total Cash</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>49,550.11</b>	<b>0.00</b>	<b>49,550.11</b>
<b>Totals</b>	<b>40.22</b>	<b>-6.03</b>	<b>34.19</b>	<b>49,694.30</b>	<b>-49,510.84</b>	<b>183.46</b>



## Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
12/08/22	CASH DIVIDEND RECEIVED	40 SHRS MICROSOFT CORP COM RD 11/17 PD				27.20	USD	
	MSFT	12/08/22				40.22	AUD	
12/08/22	NON-RESIDENT ALIEN TAX	NRA TAX WITHHELD ON 40 SHRS MICROSOFT CORP				-4.08	USD	
	MSFT	COM RD 11/17 PD 12/08/22				-6.03	AUD	
<b>Total Value of Transactions</b>						0.00	23.12	USD
<b>Total AUD Equivalent</b>						0.00	34.19	AUD

The price and quantity displayed may have been rounded.

## Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC



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## Important Information and Disclosures *(continued)*

### The Role of Pershing *(continued)*

protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).

- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**

## TERMS AND CONDITIONS

### TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

### TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



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# Brokerage

## Account Statement

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 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
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November 1, 2022 - November 30, 2022  
 Account Number: 0MC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

### Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>81,604.87</b>
Dividends, Interest and Other Income	34.87
Other Transactions	-5.23
<b>Net Change in Portfolio<sup>1</sup></b>	<b>1,852.85</b>
<b>ENDING ACCOUNT VALUE</b>	<b>83,487.36</b>
Estimated Annual Income	299.93

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

### Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	783.07	776.95
99%	Equities	80,821.80	82,710.41
100%	<b>Account Total</b>	<b>81,604.87</b>	<b>83,487.36</b>

Please review your allocation periodically with your Financial Consultant.

### Client Service Information

**Identification Number:** 050  
 COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

**Contact Information**  
**E-Mail:** commsecinternationaldesk@cba.com.au

**Client Service Information**  
**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4936	0.6695

Exchange rates are based on interbank exchange rates as of 11/30/2022. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	520.17	776.95
<b>Total Global Cash Balance</b>		<b>776.95</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	34.87	0.00	103.97	0.00
<b>Total Income</b>	<b>34.87</b>	<b>0.00</b>	<b>103.97</b>	<b>0.00</b>



Commonwealth Securities Ltd  
 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

November 1, 2022 - November 30, 2022  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
<b>Cash Balance</b>						
		500.62	520.17	USD		
		783.07	776.95	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		500.62	520.17	USD	0.00	
		783.07	776.95	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	77.6300	7,763.00	USD		
Security Identifier: AMD			11,595.21	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	101.4500	10,145.00	USD		
Security Identifier: GOOG			15,153.09	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	148.0300	14,803.00	USD	92.00	0.62%
Security Identifier: AAPL			22,110.52	AUD	137.42	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	13.0100	1,561.20	USD		
Security Identifier: AI			2,331.89	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	18.2600	2,739.00	USD		
Security Identifier: APPS			4,091.11	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	6.6900	1,505.25	USD		
Security Identifier: MQ			2,248.32	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	255.1400	10,205.60	USD	108.80	1.06%
Security Identifier: MSFT			15,243.60	AUD	162.51	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	26.4200	4,755.60	USD		
Security Identifier: RVLV			7,103.21	AUD		
CUSIP: 76156B107						







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 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings Disclosures *(continued)*

Option Disclosure

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Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	0.00	0.00	0.00	-49,489.22	-49,489.22
<b>Total Securities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-49,489.22</b>	<b>-49,489.22</b>
<b>Dividends and Interest</b>	<b>34.87</b>	<b>0.00</b>	<b>34.87</b>	<b>103.97</b>	<b>0.00</b>	<b>103.97</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-5.23</b>	<b>-5.23</b>	<b>0.00</b>	<b>-15.59</b>	<b>-15.59</b>
<b>Cash</b>						
Deposits	0.00	0.00	0.00	49,550.11	0.00	49,550.11
<b>Total Cash</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>49,550.11</b>	<b>0.00</b>	<b>49,550.11</b>
<b>Totals</b>	<b>34.87</b>	<b>-5.23</b>	<b>29.64</b>	<b>49,654.08</b>	<b>-49,504.81</b>	<b>149.27</b>



## Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency	
11/10/22	CASH DIVIDEND RECEIVED AAPL	100 SHRS APPLE INC COM RD 11/07 PD 11/10/22				23.00	USD	
11/10/22	NON-RESIDENT ALIEN TAX AAPL	NRA TAX WITHHELD ON 100 SHRS APPLE INC COM RD 11/07 PD 11/10/22				34.87	AUD	
						-3.45	USD	
						-5.23	AUD	
<b>Total Value of Transactions</b>						0.00	19.55	USD
<b>Total AUD Equivalent</b>						0.00	29.64	AUD

The price and quantity displayed may have been rounded.

## Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Dividend Option	Amount of Payment	Currency
<b>Dividends</b> MICROSOFT CORP COM	11/17/22	12/08/22	40.0000	0.680000	Cash	27.20	USD
<b>Total Cash Not Yet Received</b>						27.20	USD
						40.63	AUD

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

## Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or

## Important Information and Disclosures *(continued)*

### **Important Arbitration Agreement** *(continued)*

(III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**



Commonwealth Securities Ltd  
 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

# Brokerage Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

October 1, 2022 - October 31, 2022  
 Account Number: OMC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

## Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	78,222.31
<b>Net Change in Portfolio<sup>1</sup></b>	3,382.56
<b>ENDING ACCOUNT VALUE</b>	<b>81,604.87</b>
Estimated Annual Income	314.10

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

## Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	778.81	783.07
99%	Equities	77,443.50	80,821.80
100%	<b>Account Total</b>	<b>78,222.31</b>	<b>81,604.87</b>

Please review your allocation periodically with your Financial Consultant.

## Client Service Information

Identification Number: 050

COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

### Contact Information

**E-Mail:** commsecinternationaldesk@cba.com.au

### Client Service Information

**Service Hours:** Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
**Web Site:** WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.5642	0.6393

Exchange rates are based on interbank exchange rates as of 10/31/2022. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	500.62	783.07
<b>Total Global Cash Balance</b>		<b>783.07</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	0.00	0.00	69.10	0.00
<b>Total Income</b>	<b>0.00</b>	<b>0.00</b>	<b>69.10</b>	<b>0.00</b>



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October 1, 2022 - October 31, 2022  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
<b>Cash Balance</b>						
		500.62	500.62	USD		
		778.81	783.07	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		500.62	500.62	USD	0.00	
		778.81	783.07	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	60.0600	6,006.00	USD		
Security Identifier: AMD			9,394.65	AUD		
CUSIP: 007903107						
ALPHABET INC CAP STK CL C	100.0000	94.6600	9,466.00	USD		
Security Identifier: GOOG			14,806.81	AUD		
CUSIP: 02079K107						
APPLE INC COM	100.0000	153.3400	15,334.00	USD	92.00	0.59%
Security Identifier: AAPL			23,985.60	AUD	143.91	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	13.1100	1,573.20	USD		
Security Identifier: AI			2,460.82	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	14.6000	2,190.00	USD		
Security Identifier: APPS			3,425.62	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	7.8800	1,773.00	USD		
Security Identifier: MQ			2,773.34	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	232.1300	9,285.20	USD	108.80	1.17%
Security Identifier: MSFT			14,524.00	AUD	170.19	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	24.0000	4,320.00	USD		
Security Identifier: RVLV			6,757.39	AUD		
CUSIP: 76156B107						



## Portfolio Holdings *(continued)*

### U.S. DOLLARS *(continued)*

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES <i>(continued)</i></b>						
<b>Common Stocks <i>(continued)</i></b>						
SNDL INC REGISTERED SHS ISIN#CA83307B1013	700.0000	2.4600	1,722.00	USD		
Security Identifier: SNDL			2,693.57	AUD		
CUSIP: 83307B101						
<b>Total Common Stocks</b>			51,669.40	USD	200.80	
			80,821.80	AUD	314.10	
<b>TOTAL EQUITIES</b>			51,669.40	USD	200.80	
			80,821.80	AUD	314.10	
					<b>Accrued Interest</b>	<b>Estimated Annual Income</b>
<b>TOTAL U.S. DOLLARS</b>			52,170.02	USD	0.00	200.80
			81,604.87	AUD	0.00	314.10
					<b>Accrued Interest</b>	<b>Estimated Annual Income</b>
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>			81,604.87		0.00	314.10

## Portfolio Holdings Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.



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October 1, 2022 - October 31, 2022  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings Disclosures *(continued)*

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

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Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

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Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	0.00	0.00	0.00	-49,489.22	-49,489.22
<b>Total Securities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-49,489.22</b>	<b>-49,489.22</b>
<b>Dividends and Interest</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>69.10</b>	<b>0.00</b>	<b>69.10</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-10.36</b>	<b>-10.36</b>
<b>Cash</b>						
Deposits	0.00	0.00	0.00	49,550.11	0.00	49,550.11
<b>Total Cash</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>49,550.11</b>	<b>0.00</b>	<b>49,550.11</b>
<b>Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>49,619.21</b>	<b>-49,499.58</b>	<b>119.63</b>



## Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.



Commonwealth Securities Ltd  
Locked Bay 22  
Australia Square NSW 1215  
Tel: 1300 361 170  
ABN 60 067 254 399 AFSL 238814

October 1, 2022 - October 31, 2022  
COOLCARKNEE SUPERANNUATION FUND  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Important Information and Disclosures *(continued)*

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**





Commonwealth Securities Ltd  
 Locked Bay 22  
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# Brokerage Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

September 1, 2022 - September 30, 2022  
 Account Number: 0MC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC ONE

## Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>85,095.26</b>
Dividends, Interest and Other Income	36.81
Other Transactions	-5.52
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-6,904.24</b>
<b>ENDING ACCOUNT VALUE</b>	<b>78,222.31</b>
Estimated Annual Income	312.38

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

## Asset Summary

Percent	Asset Type	Last Period	This Period
1%	Cash, Money Funds, and Bank Deposits	15,684.33	778.81
99%	Equities	69,410.93	77,443.50
100%	<b>Account Total</b>	<b>85,095.26</b>	<b>78,222.31</b>

Please review your allocation periodically with your Financial Consultant.

## Client Service Information

Identification Number: 050

COMMSEC ONE  
 11 HARBOUR STREET SYDNEY

Contact Information

E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.5556	0.6428

Exchange rates are based on interbank exchange rates as of 09/30/2022. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	500.62	778.81
<b>Total Global Cash Balance</b>		<b>778.81</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	36.81	0.00	69.10	0.00
<b>Total Income</b>	<b>36.81</b>	<b>0.00</b>	<b>69.10</b>	<b>0.00</b>



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September 1, 2022 - September 30, 2022  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio</b>						
<b>Cash Balance</b>						
		10,750.04	500.62	USD		
		15,684.32	778.81	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		10,750.04	500.62	USD	0.00	
		15,684.32	778.81	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 99.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM Security Identifier: AMD CUSIP: 007903107	100.0000	63.3600	6,336.00 9,856.87	USD AUD		
ALPHABET INC CAP STK CL C Security Identifier: GOOG CUSIP: 02079K107	100.0000	96.1500	9,615.00 14,957.99	USD AUD		
APPLE INC COM Security Identifier: AAPL CUSIP: 037833100	100.0000	138.2000	13,820.00 21,499.68	USD AUD	92.00 143.12	0.66%
C3 AI INC CL A Security Identifier: AI CUSIP: 12468P104	120.0000	12.5000	1,500.00 2,333.54	USD AUD		
DIGITAL TURBINE INC COM Security Identifier: APPS CUSIP: 25400W102	150.0000	14.4100	2,161.50 3,362.63	USD AUD		
MARQETA INC CL A Security Identifier: MQ CUSIP: 57142B104	225.0000	7.1200	1,602.00 2,492.22	USD AUD		
MICROSOFT CORP COM Security Identifier: MSFT CUSIP: 594918104	40.0000	232.9000	9,316.00 14,492.84	USD AUD	108.80 169.26	1.16%
REVOLVE GROUP INC CL A Security Identifier: RVLV CUSIP: 76156B107	180.0000	21.6900	3,904.20 6,073.74	USD AUD		







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Portfolio Holdings Disclosures *(continued)*

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	-15,338.25	-15,338.25	0.00	-49,489.22	-49,489.22
<b>Total Securities</b>	<b>0.00</b>	<b>-15,338.25</b>	<b>-15,338.25</b>	<b>0.00</b>	<b>-49,489.22</b>	<b>-49,489.22</b>
<b>Dividends and Interest</b>	<b>36.81</b>	<b>0.00</b>	<b>36.81</b>	<b>69.10</b>	<b>0.00</b>	<b>69.10</b>
<b>Taxes Withheld</b>	<b>0.00</b>	<b>-5.52</b>	<b>-5.52</b>	<b>0.00</b>	<b>-10.36</b>	<b>-10.36</b>
<b>Cash</b>						
Deposits	0.00	0.00	0.00	49,550.11	0.00	49,550.11
<b>Total Cash</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>49,550.11</b>	<b>0.00</b>	<b>49,550.11</b>
<b>Totals</b>	<b>36.81</b>	<b>-15,343.77</b>	<b>-15,306.96</b>	<b>49,619.21</b>	<b>-49,499.58</b>	<b>119.63</b>



## Transactions in Date Sequence

Process/ Settlement Date	Trade/ Transaction Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
09/08/22		CASH DIVIDEND RECEIVED	40 SHRS MICROSOFT CORP COM RD 08/18 PD				24.80	USD
		MSFT	09/08/22				36.81	AUD
09/08/22		NON-RESIDENT ALIEN TAX	NRA TAX WITHHELD ON 40 SHRS MICROSOFT CORP				-3.72	USD
		MSFT	COM RD 08/18 PD 09/08/22				-5.52	AUD
09/20/22	09/16/22	PURCHASED	ALPHABET INC CAP STK CL C UNSOLICITED ORDER	100.0000	102.5000		-10,270.50	USD
		GOOG					-15,338.25	AUD
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>-10,249.42</b>	<b>USD</b>
<b>Total AUD Equivalent</b>						<b>0.00</b>	<b>-15,306.96</b>	<b>AUD</b>

The price and quantity displayed may have been rounded.

## Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis. Pershing's June Statement of Financial Condition is now available. On June 30, 2022, Pershing's net capital of \$2.7 billion was 15.61 % of aggregate debit balances and exceeded the minimum requirements by \$2.4 billion.

Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2022, Pershing's net capital of \$ 2.7 billion was 15.28% of aggregate debit balances and exceeded the minimum requirement by \$2.4 billion. A copy of the June 30, 2022, Statement of Financial Condition is available at [perishing.com/statement\\_of\\_financial\\_condition.html](http://perishing.com/statement_of_financial_condition.html). You may also request a free, printed copy by calling (888)860-8510 or (201) 413-3333, option 1.

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- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your



September 1, 2022 - September 30, 2022  
COOLCARKNEE SUPERANNUATION FUND  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Important Information and Disclosures *(continued)*

### The Role of Pershing *(continued)*

account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.

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- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
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### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
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Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**

## TERMS AND CONDITIONS

### TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

**FREE CREDIT BALANCES:** ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

**DEBIT BALANCES:** INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

**MARGIN INFORMATION:** IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

### TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

### GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT [WWW.PERSHING.COM](http://WWW.PERSHING.COM).
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: [WWW.PERSHING.COM/DISCLOSURES](http://WWW.PERSHING.COM/DISCLOSURES).
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

### PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

**BEST EXECUTION:** NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd  
 Locked Bay 22  
 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

# Brokerage Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

August 1, 2022 - August 31, 2022  
 Account Number: OMC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

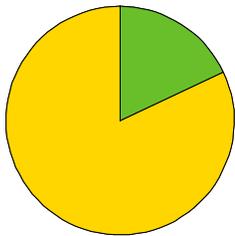
COMMSEC MAIN TRADING IP

## Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	<b>88,457.75</b>
Dividends, Interest and Other Income	32.29
Other Transactions	-4.84
<b>Net Change in Portfolio<sup>1</sup></b>	<b>-3,389.94</b>
<b>ENDING ACCOUNT VALUE</b>	<b>85,095.26</b>
Estimated Annual Income	278.96

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

## Asset Summary



Percent	Asset Type	Last Period	This Period
18%	Cash, Money Funds, and Bank Deposits	15,382.01	15,684.33
82%	Equities	73,075.74	69,410.93
100%	<b>Account Total (Pie Chart)</b>	<b>88,457.75</b>	<b>85,095.26</b>

Please review your allocation periodically with your Financial Consultant.

## Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4590	0.6854

Exchange rates are based on interbank exchange rates as of 08/31/2022. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	10,750.04	15,684.33
<b>Total Global Cash Balance</b>		<b>15,684.33</b>

## Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
<b>Dividend Income</b>				
Equities	32.29	0.00	32.29	0.00
<b>Total Income</b>	<b>32.29</b>	<b>0.00</b>	<b>32.29</b>	<b>0.00</b>



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August 1, 2022 - August 31, 2022  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance	Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 18.00% of Portfolio</b>						
<b>Cash Balance</b>						
		10,730.49	10,750.04	USD		
		15,382.00	15,684.33	AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>						
		10,730.49	10,750.04	USD	0.00	
		15,382.00	15,684.33	AUD	0.00	

Description	Quantity	Market Price	Market Value	Currency	Estimated Annual Income	Estimated Yield
<b>EQUITIES 82.00% of Portfolio</b>						
<b>Common Stocks</b>						
ADVANCED MICRO DEVICES INC COM	100.0000	84.8700	8,487.00	USD		
Security Identifier: AMD			12,382.55	AUD		
CUSIP: 007903107						
APPLE INC COM	100.0000	157.2200	15,722.00	USD	92.00	0.58%
Security Identifier: AAPL			22,938.43	AUD	134.23	
CUSIP: 037833100						
C3 AI INC CL A	120.0000	18.0000	2,160.00	USD		
Security Identifier: AI			3,151.44	AUD		
CUSIP: 12468P104						
DIGITAL TURBINE INC COM	150.0000	18.4700	2,770.50	USD		
Security Identifier: APPS			4,042.17	AUD		
CUSIP: 25400W102						
MARQETA INC CL A	225.0000	7.7900	1,752.75	USD		
Security Identifier: MQ			2,557.27	AUD		
CUSIP: 57142B104						
MICROSOFT CORP COM	40.0000	261.4700	10,458.80	USD	99.20	0.94%
Security Identifier: MSFT			15,259.41	AUD	144.73	
CUSIP: 594918104						
REVOLVE GROUP INC CL A	180.0000	23.4900	4,228.20	USD		
Security Identifier: RVLV			6,168.95	AUD		
CUSIP: 76156B107						







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August 1, 2022 - August 31, 2022  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

## Portfolio Holdings Disclosures *(continued)*

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

## Open Orders

Date Entered	Buy/Sell	Type of Order	Security	Quantity	Limit Price	Current Price	Currency
05/24/22	Buy	Limit	ALPHABET INC CAP STK CL C Security Identifier: GOOG	100.0000	102.5000	109.1500	USD

Not all open orders may be reflected above. Please verify the current status of these and other open orders with your financial organization or your Financial Consultant.

Good 'Til Cancel (GTC) and Good 'Til Date (GTD) equity orders are valid for a maximum of 365 calendar days. Orders may be valid for shorter time periods, based on your financial organization's policy. Please contact your Financial Consultant for more information.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	0.00	0.00	0.00	-34,150.97	-34,150.97
<b>Total Securities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-34,150.97</b>	<b>-34,150.97</b>



## Activity Summary *(continued)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Dividends and Interest</b>	32.29	0.00	32.29	32.29	0.00	32.29
<b>Taxes Withheld</b>	0.00	-4.84	-4.84	0.00	-4.84	-4.84
<b>Cash</b>						
Deposits	0.00	0.00	0.00	49,550.11	0.00	49,550.11
<b>Total Cash</b>	0.00	0.00	0.00	49,550.11	0.00	49,550.11
<b>Totals</b>	32.29	-4.84	27.45	49,582.40	-34,155.81	15,426.59

## Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
08/11/22	CASH DIVIDEND RECEIVED AAPL	100 SHRS APPLE INC COM RD 08/08 PD 08/11/22				23.00	USD
08/11/22	NON-RESIDENT ALIEN TAX AAPL	NRA TAX WITHHELD ON 100 SHRS APPLE INC COM RD 08/08 PD 08/11/22				32.29	AUD
						-3.45	USD
						-4.84	AUD
<b>Total Value of Transactions</b>						0.00	19.55 USD
<b>Total AUD Equivalent</b>						0.00	27.45 AUD

The price and quantity displayed may have been rounded.

## Cash Not Yet Received

Security	Record Date	Payable Date	Quantity Held	Rate	Dividend Option	Amount of Payment	Currency
<b>Dividends</b>							
MICROSOFT CORP COM	08/18/22	09/08/22	40.0000	0.620000	Cash	24.80	USD
<b>Total Cash Not Yet Received</b>						24.80	USD
						36.18	AUD

Assets shown here are not reflected in your account. This information has been received from sources we believe to be reliable. Pershing does not guarantee the accuracy of the information.

## Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).



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Australia Square NSW 1215  
Tel: 1300 361 170  
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August 1, 2022 - August 31, 2022  
COOLCARKNEE SUPERANNUATION FUND  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Messages *(continued)*

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

## Important Information and Disclosures *(continued)*

### Important Arbitration Disclosures *(continued)*

- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.



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 Australia Square NSW 1215  
 Tel: 1300 361 170  
 ABN 60 067 254 399 AFSL 238814

# Brokerage Account Statement

COOLCARKNEE SUPERANNUATION FUND  
 UAD 08/11/20  
 COOLCARKNEE PTY LTD TTEE  
 FBO U KULKARNI & A K KULKARNI  
 79 FONGEO DR  
 POINT COOK VIC 3030 AUS

July 1, 2022 - July 31, 2022  
 Account Number: OMC-696343  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

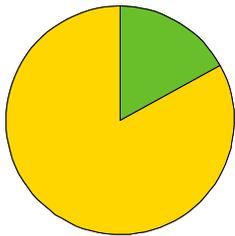
COMMSEC MAIN TRADING IP

## Portfolio at a Glance

	This Period
<b>BEGINNING ACCOUNT VALUE</b>	81,317.28
<b>Net Change in Portfolio<sup>1</sup></b>	7,140.47
<b>ENDING ACCOUNT VALUE</b>	<b>88,457.75</b>
Estimated Annual Income	274.08

<sup>1</sup> Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

## Asset Summary



Percent	Asset Type	Last Period	This Period
17%	Cash, Money Funds, and Bank Deposits	15,607.98	15,382.01
83%	Equities	65,709.30	73,075.74
100%	<b>Account Total (Pie Chart)</b>	<b>81,317.28</b>	<b>88,457.75</b>

Please review your allocation periodically with your Financial Consultant.

## Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP  
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)  
 Web Site: WWW.COMMSEC.COM.AU



## Your Account Information

### TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out  
 Default Method for all Other Securities: First In First Out

### BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes  
 Accrual market discount method for all other bond types: Constant Yield Method  
 Include market discount in income annually: No

### ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

#### Electronic Delivery

Enrollment	Communication
<input checked="" type="checkbox"/>	Statements and Reports
<input checked="" type="checkbox"/>	Trade Confirmations
<input checked="" type="checkbox"/>	Tax Documents
<input checked="" type="checkbox"/>	Notifications
<input checked="" type="checkbox"/>	Prospectus
<input checked="" type="checkbox"/>	Proxy/Shareholder Communications

You have not enrolled any of the above documents for electronic delivery. Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

## Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4334	0.6976

Exchange rates are based on interbank exchange rates as of 07/29/2022. Exchange rates can vary.

## Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	10,730.49	15,382.01
<b>Total Global Cash Balance</b>		<b>15,382.01</b>

## Portfolio Holdings

### U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance Currency	Accrued Income	30-Day Yield
<b>CASH, MONEY FUNDS AND BANK DEPOSITS 17.00% of Portfolio</b>					
<b>Cash Balance</b>		10,730.49	10,730.49 USD		
		15,607.98	15,382.01 AUD		
<b>TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS</b>		<b>10,730.49</b>	<b>10,730.49 USD</b>	<b>0.00</b>	
		<b>15,607.98</b>	<b>15,382.01 AUD</b>	<b>0.00</b>	



## Portfolio Holdings *(continued)*

	Market Value	Accrued Interest	Estimated Annual Income
<b>Total Portfolio Holdings - AUSTRALIAN DOLLAR</b>	88,457.75	0.00	274.08

## Portfolio Holdings Disclosures

### Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

### Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to [www.pershing.com/disclosures](http://www.pershing.com/disclosures) for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

### Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

### Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

### Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

### Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than



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July 1, 2022 - July 31, 2022  
 COOLCARKNEE SUPERANNUATION FUND  
 Base Currency: AUSTRALIAN DOLLAR (AUD)

## Portfolio Holdings Disclosures *(continued)*

### Proxy Vote *(continued)*

the number of shares in your margin account.

## Open Orders

Date Entered	Buy/Sell	Type of Order	Security	Quantity	Limit Price	Current Price	Currency
05/24/22	Buy	Limit	ALPHABET INC CAP STK CL C Security Identifier: GOOG	100.0000	102.5000	116.6400	USD

Not all open orders may be reflected above. Please verify the current status of these and other open orders with your financial organization or your Financial Consultant. Good 'Til Cancel (GTC) and Good 'Til Date (GTD) equity orders are valid for a maximum of 365 calendar days. Orders may be valid for shorter time periods, based on your financial organization's policy. Please contact your Financial Consultant for more information.

## Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
<b>Securities</b>						
Securities Bought	0.00	0.00	0.00	0.00	-34,150.97	-34,150.97
<b>Total Securities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-34,150.97</b>	<b>-34,150.97</b>
<b>Cash</b>						
Deposits	0.00	0.00	0.00	49,550.11	0.00	49,550.11
<b>Total Cash</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>49,550.11</b>	<b>0.00</b>	<b>49,550.11</b>
<b>Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>49,550.11</b>	<b>-34,150.97</b>	<b>15,399.14</b>

## Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
07/28/22	REVERSE SPLIT SNDL	SNDL INC REGISTERED SHS ISIN#CA83307B1013	700.0000			0.00	USD



## Transactions in Date Sequence *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
07/28/22	REVERSE SPLIT 86730L109	SUNDIAL GROWERS INC R/S EFF 07/26/22 1 OLD / .1 NEW CU 83307B101 SNDL INC	-7,000.0000			0.00	USD
<b>Total Value of Transactions</b>						<b>0.00</b>	<b>USD</b>

The price and quantity displayed may have been rounded.

## Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: [www.afca.org.au](http://www.afca.org.au) or by telephone on 1800 931 678 (free call).

## Important Information and Disclosures

### The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: [www.pershing.com/about/strength-and-stability](http://www.pershing.com/about/strength-and-stability).
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.



Commonwealth Securities Ltd  
Locked Bay 22  
Australia Square NSW 1215  
Tel: 1300 361 170  
ABN 60 067 254 399 AFSL 238814

July 1, 2022 - July 31, 2022  
COOLCARKNEE SUPERANNUATION FUND  
Base Currency: AUSTRALIAN DOLLAR (AUD)

## Important Information and Disclosures *(continued)*

### The Role of Pershing *(continued)*

- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

### Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

### Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.**