
Workpapers - 2022 Financial Year

JL & DM Superannuation Fund

Preparer: Jelly Cadiang

Reviewer: Steven Lee

Printed: 01 December 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received		(\$1,195.00)	100%	Completed
23900	Dividends Received	(\$2,822.96)	(\$1,192.80)	136.67%	Completed
24700	Changes in Market Values of Investments	\$12,166.56	(\$61,654.88)	(119.73)%	Completed
24800	Changes in Market Values of Other Assets		\$42,750.00	100%	Completed
25000	Interest Received	(\$1,566.56)	(\$2,965.56)	(47.17)%	Completed
30100	Accountancy Fees	\$700.00	\$770.00	(9.09)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
37500	Investment Expenses	\$1,645.27	\$1,755.40	(6.27)%	Completed
41600	Pensions Paid	\$40,000.00	\$34,000.00	17.65%	Completed
48500	Income Tax Expense	(\$1,209.84)	(\$511.20)	136.67%	Completed
49000	Profit/Loss Allocation Account	(\$49,721.47)	(\$12,464.96)	298.89%	Completed
50000	Members	(\$265,112.25)	(\$314,833.72)	(15.79)%	Completed
60400	Bank Accounts	\$220,106.77	\$12,627.73	1643.04%	Completed
60800	Term Deposits		\$245,732.59	100%	Completed
77600	Shares in Listed Companies (Australian)	\$43,795.64	\$55,962.20	(21.74)%	Completed
85000	Income Tax Payable /Refundable	\$1,209.84	\$511.20	136.67%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23800 - Distributions Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
JLDMS001_PROVIDENTCA	Provident Capital Debenture D173279787		(\$1,195.00)	100%
TOTAL		CY Balance	LY Balance	
			(\$1,195.00)	

Supporting Documents

No supporting documents

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

23900 - Dividends Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANZ.AX	Australia And New Zealand Banking Group Limited	(\$2,822.96)	(\$1,192.80)	136.67%
TOTAL		CY Balance	LY Balance	
		(\$2,822.96)	(\$1,192.80)	

Supporting Documents

- Investment Income Comparison Report [Report](#)
- Dividend Reconciliation Report [Report](#)
- Dividends.pdf [ANZ . AX](#)

Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

JL & DM Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
ANZ.AX Australia And New Zealand Banking Group Limited										
01/07/2021	1,391.60	0.00	1,391.60	596.40						
16/12/2021	1,431.36	0.00	1,431.36	613.44						
	2,822.96	0.00	2,822.96	1,209.84						
	2,822.96	0.00	2,822.96	1,209.84						
TOTAL	2,822.96	0.00	2,822.96	1,209.84						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	2,822.96	K
Franking Credits	1,209.84	L

JL & DM Superannuation Fund

Investment Income Comparison Report


As at 30 June 2022


Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
ANZ.AX	Australia And New Zealand Banking Group Limited	01/07/2021	1,391.60	596.40	01/07/2021	10/05/2021	1,988.00	1,988.00	0.7000	1,391.60	596.40
ANZ.AX	Australia And New Zealand Banking Group Limited	16/12/2021	1,431.36	613.44	16/12/2021	08/11/2021	1,988.00	1,988.00	0.7200	1,431.36	613.44
			2,822.96	1,209.84					1.4200	2,822.96	1,209.84
			2,822.96	1,209.84					1.4200	2,822.96	1,209.84


*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.



NEED ASSISTANCE?

 anz.com/shareholder/centre
anzshareregistry@computershare.com.au

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

 1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

┌ 008286 000 ANZ



MR JOHN DRURY &
MRS DIANNE DRURY
<JL & DM SUPER FUND A/C>
108 QUARRY ROAD
RYDE NSW 2112

Holder Identification Number (HIN)

X 0033205821

Share Class Ordinary
Record Date 9 November 2021
Payment Date 16 December 2021
TFN/ABN Quoted

Payment in Australian dollars

DIVIDEND ADVICE

The details of your **Final Dividend** of A\$0.72 per share for the year ended 30 September 2021 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
1,988	A\$1,431.36	A\$0.00	A\$1,431.36	A\$613.44

The dividend is 100% franked at the Australian company tax rate of 30%. A NZ Imputation Credit of **NZ\$159.04** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

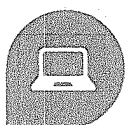
PAYMENT INSTRUCTIONS

WESTPAC BANKING CORPORATION

BSB: 032-088
Account number: 355346
Payment reference: 535689

PAYMENT AMOUNT: A\$1,431.36

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



To update your shareholder information in a fast, secure and environmentally friendly way visit anz.com/easyupdate.





008181 000 ANZ



MR JOHN DRURY &
MRS DIANNE DRURY
<JL & DM SUPER FUND A/C>
108 QUARRY ROAD
RYDE NSW 2112

NEED ASSISTANCE?

anz.com/shareholder/centre
anzshareregistry@computershare.com.au

Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

X 0033205821

Share Class Ordinary
Record Date 11 May 2021
Payment Date 1 July 2021
TFN/ABN Quoted

Payment in Australian dollars

DIVIDEND ADVICE

The details of your **Interim Dividend** of A\$0.70 per share for the half year ended 31 March 2021 are set out below.

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
1,988	A\$1,391.60	A\$0.00	A\$1,391.60	A\$596.40

The dividend is 100% franked at the Australian company tax rate of 30%.

A NZ Imputation Credit of **NZ\$159.04** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

PAYMENT INSTRUCTIONS

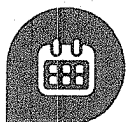


WESTPAC BANKING CORPORATION

BSB: 032-088
Account number: 355346
Payment reference: 539036

PAYMENT AMOUNT: A\$1,391.60

If payment cannot be made to the above account, you will be notified and your entitlement will be held pending receipt of updated direct credit instructions.



**UPCOMING
EVENTS**

28 October 2021

Full Year Results announced

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$12,166.56	(\$61,654.88)	(119.73)%
TOTAL		CY Balance	LY Balance	
		\$12,166.56	(\$61,654.88)	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Market Movement [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

JL & DM Superannuation Fund
Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
ANZ.AX - Australia And New Zealand Banking Group Limited										
	01/07/2021	Opening Balance	1,988.00	0.00	0.00	0.00	55,962.20	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(4,075.40)	0.00	51,886.80	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	3,538.64	0.00	55,425.44	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(1,153.04)	0.00	54,272.40	0.00	0.00	0.00
	31/05/2022	Revaluation	0.00	0.00	(3,041.64)	0.00	51,230.76	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(6,242.32)	0.00	44,988.44	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,192.80)	0.00	43,795.64	0.00	0.00	0.00
	30/06/2022		1,988.00	0.00	(12,166.56)	0.00	43,795.64	0.00	0.00	0.00
Total Market Movement					(12,166.56)				0.00	(12,166.56)

JL & DM Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

JL & DM Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

Note

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

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

24800 - Changes in Market Values of Other Assets

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets		\$42,750.00	100%
TOTAL		CY Balance	LY Balance	
			\$42,750.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

JL & DM Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

25000 - Interest Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC355346	WBC DIY Super Working Acc 35-5346	(\$0.09)	(\$0.03)	200%
WBC355354	WBC DIY Super Savings Acc 35-5354	(\$91.73)	(\$13.06)	602.37%
WBC422916	Westpac Term Deposit 42-2916	(\$1,474.74)	(\$2,952.47)	(50.05)%
TOTAL		CY Balance	LY Balance	
		(\$1,566.56)	(\$2,965.56)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- Term_Deposit.pdf [WBC422916](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

JL & DM Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
WBC355346 WBC DIY Super Working Acc 35-5346					
30/07/2021	0.01	0.01			
30/09/2021	0.01	0.01			
31/12/2021	0.01	0.01			
31/01/2022	0.01	0.01			
28/02/2022	0.02	0.02			
31/03/2022	0.01	0.01			
29/04/2022	0.01	0.01			
31/05/2022	0.01	0.01			
	0.09	0.09			
WBC355354 WBC DIY Super Savings Acc 35-5354					
30/07/2021	0.48	0.48			
31/08/2021	0.16	0.16			
30/09/2021	0.06	0.06			
29/10/2021	0.05	0.05			
30/11/2021	9.92	9.92			
31/12/2021	10.40	10.40			
31/01/2022	10.29	10.29			
28/02/2022	9.12	9.12			
31/03/2022	9.90	9.90			
01/12/2022	15:21:39				

JL & DM Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
29/04/2022	9.10	9.10			
31/05/2022	14.14	14.14			
30/06/2022	18.11	18.11			
	91.73	91.73			
	91.82	91.82			
Term Deposits					
WBC422916 Westpac Term Deposit 42-2916					
01/11/2021	0.34	0.34			
01/11/2021	1,474.40	1,474.40			
	1,474.74	1,474.74			
	1,474.74	1,474.74			
TOTAL	1,566.56	1,566.56			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	1,566.56	11C

Term Deposit Statement of Interest Paid

03 July 2022

MR J L DRURY & MRS D M DRURY
67 PENNANT PDE
EPPING NSW 2121

Term Deposit(s) held in the name of:

MR JOHN LAURANCE DRURY & MRS DIANNE MARY DRURY

We are pleased to provide this statement showing the interest we have paid to you on your Term Deposit(s) between 1 July 2021 and 30 June 2022.

All Term Deposits held in the above name with us during the year are listed, including those which matured during the year and have been repaid to you.

Withholding Taxes may have been deducted from the interest earned. If part/all of the tax has been refunded it is marked with an asterisk (*).

If tax has not been refunded you may be able to claim it through your tax return. Any enquiries should be directed to your Tax Advisor or the Australian Taxation Office.

Term Deposit account number	Interest	Withholding tax deducted from interest	Amount paid to you	Deposit was repaid on (if applicable)
	\$	\$	\$	
Designator: Atf JI & Dm Superannuation Fund 032088 422916	1,474.74	0.00	1,474.74	1 November 21
Designator: 032088 423185	607.25	0.00	607.25	11 November 21
TOTAL	2,081.99	0.00	2,081.99	

Handwritten notes: 2021-22 SUPER, 100.00% PERSONAL, 1474.74 + 607.25 = 2081.99

Your statement continues on the next page....

Page 1 of 2

30100 - Accountancy Fees

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$700.00	\$770.00	(9.09)%
TOTAL		CY Balance	LY Balance	
		\$700.00	\$770.00	

Supporting Documents

- General Ledger [Report](#)
- INV-0440.pdf [30100](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

JL & DM Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
17/11/2021	Withdrawal-Osko Payment 1454416 Superhelp Australia Pty Ltd Half Fees JI & Dm Super		60.00		60.00 DR
28/02/2022	Withdrawal-Osko Payment 1522188 Superhelp Australia Pty Ltd Jlanddmsuper Inv0440		640.00		700.00 DR
			700.00		700.00 DR

Total Debits: 700.00

Total Credits: 0.00



TAX INVOICE

JL & DM Super

Invoice Date
23 Feb 2022

Invoice Number
INV-0440

ABN
60 061 126 663

SuperHelp Australia
PTY LTD
PO Box 1906
MACQUARIE
CENTRE NSW 2113
AUSTRALIA

Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
PENSIO NADMIN	Pension Administration	1.00	150.00	10%	150.00
DEPO	Deposit	1.00	(610.00)	10%	(610.00)
INCLUDES GST 10%					58.19
TOTAL AUD					640.00
Less Amount Paid					640.00
AMOUNT DUE AUD					0.00

Due Date: 9 Mar 2022

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd
Bank: Commonwealth Bank
BSB: 06 2099
Account Number: 1041 7929



PAYMENT ADVICE

To: SuperHelp Australia PTY LTD
PO Box 1906
MACQUARIE CENTRE NSW 2113
AUSTRALIA

Customer JL & DM Super
Invoice Number INV-0440

Amount Due **0.00**
Due Date 9 Mar 2022

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

JL & DM Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<i>ATO Supervisory Levy (30400)</i>					
08/03/2022	Deposit Ato Ato006000016016003		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$450.00	

Supporting Documents

- General Ledger [Report](#)
- YML Invoice INV-13488.pdf [30700](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

JL & DM Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
17/11/2021	Withdrawal-Osko Payment 1454416 Superhelp Australia Pty Ltd Half Fees JI & Dm Super		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

JL & DM Superannuation Fund

Invoice Date
25 Feb 2022

Invoice Number
INV-13488

ABN
81 523 295 035

YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Description	GST	Amount AUD
Professional charges for Audit Service for the Financial Year ended 30 June 2021.	10%	500.00
	Subtotal	500.00
	TOTAL GST 10%	50.00
	TOTAL AUD	550.00

Due Date: 4 Mar 2022

ACCTPRO Financial Services P/L trading as YML Super Solutions

Account Name: ACCTPRO Financial Services P/L

BSB: 082-140

Account Number: 772982366

Please include the Invoice Number as the Reference



PAYMENT ADVICE

To: YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Customer JL & DM Superannuation Fund

Invoice Number INV-13488

Amount Due 550.00

Due Date 4 Mar 2022

Amount Enclosed

Enter the amount you are paying above

37500 - Investment Expenses

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
00130	Investment Expenses	\$1,645.27	\$1,755.40	(6.27)%
TOTAL		CY Balance	LY Balance	
		\$1,645.27	\$1,755.40	

Supporting Documents

- General Ledger [Report](#)
- Investment Expenses.pdf [00130](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

JL & DM Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Investment Expenses (37500)					
Investment Expenses (00130)					
24/03/2022	Withdrawal Online 1595351 Tfr Westpac 55+ Inv Oopexs		1,645.27		1,645.27 DR
			1,645.27		1,645.27 DR
Total Debits:	1,645.27				
Total Credits:	0.00				

Invoice Date 23/03/2023/

To: JL and DM Superannuation Fund
67 Pennant Parade
Epping NSW 2121

From: JL & DM Drury
67 Pennant Parade
Epping NSW 2121

Out of pocket expenses on account of JL and DM Superannuation Fund
For twelve months ended 31st December 2021

Purchase of investment books and magazines - Investing and Online Trading Newsletter 12 mths, 12x29.95 per mnth	359.40	359.40
Miscellaneous papers, mags		52.00
Market data from Paritech - expires Oct 2022 ASX next day		210.00 Paid 3 Oct 2021
Eurobyte MS Office 1 year licence (50%)	55.00	27.50 Paid 30 Mar 21
Eurobyte ESET Antivirus 3 year licence (50%) paid 30 Oct 2019	0.00	0.00 Expires 5/11/2022
Software Upgrade Metastock	148.50	148.50
Eurobyte Computer R&M Problem Reinstall MS Office \$110 (50%)		55.00 0.00
Internet access fees and connection - Optusnet NBN Monthly charge = Nom 60.00 x 12 Jan/Dec Applied at 50% SuperFund and 50% Private	720.00	360.00
Electricity - Nominal 5% of accounts - 12 mths	2205.00	110.25
Telephone - Nominal 2.5% of accounts (excl internet)	122.80	3.07
Stationary - Paper, Ink (50%)	264.00	132.00
Use of home computer, printer and furniture		
Computer 1150.00 (incl GST) Purchased Sept '2010 Over 4 yrs - 25% of total, 70% Super/30% Private)	Fully Depreciated	
Printer 179.00 (incl GST) Purchased 9 Oct 2018 Over 1 yrs - 20% of total, 50% Super/50% Private)	0	0.00
Furniture 1351.00 (incl GST) Purchased 2018 Over 10 yrs - 50% Super/50% Private)	67.55	67.55
Kogan Office Chair (50%)	240	120.00
		1645.27

TRANSAID 29/2/2022

41600 - Pensions Paid

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
DRUJOH00001P	(Pensions Paid) Drury, John - Pension (Pension)	\$40,000.00	\$34,000.00	17.65%
TOTAL		CY Balance	LY Balance	
		\$40,000.00	\$34,000.00	

Supporting Documents

- Pension Summary Report [Report](#)
- Pension_Calc.pdf

Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

JL & DM Superannuation Fund

Pension Summary

As at 30 June 2022

Member Name : Drury, John

Member Age : 76* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
DRUJOH 00001P	Account Based Pension	01/07/2007	3.84%	3.00%	\$9,450.00*	N/A	\$40,000.00	\$0.00	\$40,000.00	NIL

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

					\$9,450.00	\$0.00	\$40,000.00	\$0.00	\$40,000.00	\$0.00
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$9,450.00	\$0.00	\$40,000.00	\$0.00	\$40,000.00	\$0.00
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*Age as at 01/07/2021 or pension start date for new pensions.



SuperHelp Australia Pty Ltd

ABN 60 061 126 663

P O Box 454

Burwood, NSW 1805

Phone: 1 300 736 453

Fax: (02) 8456 5904

Website: www.superhelp.com.au

Date: 01 December
2022

Dear Sir/Madam,

**Re: Pension Requirements for Pension Member(s) for
JL & DM Superannuation Fund**

Please find attached your pension requirement(s) for the 2022-2023 financial year.

Please ensure that the pension for the 2022-2023 income year fits within these Minimum and Maximum levels. Please note that any pensions that would have been commenced during the 2022-2023 income year are not included in the calculations.

Sincerely Yours,

Superhelp Australia Pty Ltd

JL & DM Superannuation Fund
Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Drury, John	DRUJOH00001P	Account Based Pension	01/07/2007	77	265,112.25	7,950.00	N/A	3.84	305.28	7,644.72
					265,112.25	7,950.00			305.28	7,644.72
					265,112.25	7,950.00			305.28	7,644.72

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

48500 - Income Tax Expense

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$1,209.84)	(\$511.20)	136.67%
TOTAL		CY Balance	LY Balance	
		(\$1,209.84)	(\$511.20)	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$49,721.47)	(\$12,464.96)	298.89%
TOTAL		CY Balance	LY Balance	
		(\$49,721.47)	(\$12,464.96)	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
DRUJOH00001P	Drury, John - Pension (Pension)	(\$314,833.72)		\$9,721.47	\$40,000.00		(\$265,112.25)	(15.79)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$314,833.72)		\$9,721.47	\$40,000.00		(\$265,112.25)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)

Standard Checklist

- Attach copies of Members Statements

JL & DM Superannuation Fund

Members Statement

John Drury
 67 Pennant Parade
 Epping, New South Wales, 2121, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	77	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	265,112.25
Date Joined Fund:	18/06/2003	Total Death Benefit:	265,112.25
Service Period Start Date:	18/06/2003	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	DRUJOH00001P	Disability Benefit:	0.00
Account Start Date:	01/07/2007		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	265,112.25
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	265,112.25
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (3.84%)	10,180.31
Taxable	254,931.94

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	314,833.72	327,298.68
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(9,721.47)	21,535.04
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	40,000.00	34,000.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	265,112.25	314,833.72

JL & DM Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

John Drury
Trustee

Dianne Drury
Trustee

JL & DM Superannuation Fund

Members Statement

John Drury
 67 Pennant Parade
 Epping, New South Wales, 2121, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	77	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	18/06/2003		
Service Period Start Date:			
Date Left Fund:			
Member Code:	DRUJOH00002A		
Account Start Date:	18/06/2003		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	0.00

JL & DM Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

John Drury
Trustee

Dianne Drury
Trustee

JL & DM Superannuation Fund

Members Statement

Dianne Drury
 67 Pennant Parade
 Epping, New South Wales, 2121, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	77	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	18/06/2003		
Service Period Start Date:			
Date Left Fund:			
Member Code:	DRUDIA00002A		
Account Start Date:	18/06/2003		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	0.00

JL & DM Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

John Drury
Trustee

Dianne Drury
Trustee

JL & DM Superannuation Fund
Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
John Drury (Age: 77)											
DRUJOH00001P - Pension - Tax Free: 3.84%											
314,833.72			(9,721.47)		40,000.00						265,112.25
DRUJOH00002A - Accumulation											
314,833.72			(9,721.47)		40,000.00						265,112.25
Dianne Drury (Age: 77)											
DRUDIA00002A - Accumulation											
314,833.72			(9,721.47)		40,000.00						265,112.25

60400 - Bank Accounts

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC355346	WBC DIY Super Working Acc 35-5346	\$475.37	\$795.39	(40.23)%
WBC355354	WBC DIY Super Savings Acc 35-5354	\$219,631.40	\$11,832.34	1756.2%
TOTAL		CY Balance	LY Balance	
		\$220,106.77	\$12,627.73	

Supporting Documents

- Bank Statement Report [Report](#)
- Bank_stats_Westpac_346.pdf [WBC355346](#)
- Bank_stats_Westpac_354.pdf [WBC355354](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

JL & DM Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / WBC355346
Account Name: WBC DIY Super Working Acc 35-5346
BSB and Account Number: 032088 355346

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 795.39		\$ 42,895.27		\$ 42,575.25		\$ 475.37	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			795.39		
01/07/2021	Deposit Dividend Anz Dividend A071/00539036 [System Matched Income Data]		1,391.60	2,186.99		
22/07/2021	Withdrawal Online 1969756 Tfr Westpac 55+ Allpen	2,000.00		186.99		
30/07/2021	Interest Paid		0.01	187.00		
05/08/2021	Deposit Online 2384924 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1384924 TFR Westpac DIY AllPen]		2,000.00	2,187.00		
05/08/2021	Withdrawal Online 1300901 Tfr Westpac 55+ Allpen	2,000.00		187.00		
03/09/2021	Deposit Online 2625941 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1625940 TFR Westpac DIY AllPen]		2,000.00	2,187.00		
20/09/2021	Withdrawal Online 1828387 Tfr Westpac 55+ Allpen	2,000.00		187.00		
30/09/2021	Interest Paid		0.01	187.01		
13/10/2021	Deposit Online 2994789 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1994788 TFR Westpac DIY AllPen]		2,000.00	2,187.01		
13/10/2021	Withdrawal Online 1900082 Tfr Westpac 55+ Allpen	2,000.00		187.01		
08/11/2021	Deposit Online 2974018 Tfr Westpac Diy Allpen [Withdrawal Online 1974017 Tfr Westpac Diy Allpen]		4,000.00	4,187.01		
08/11/2021	Withdrawal Online 1991659 Tfr Westpac 55+ Allpen	2,000.00		2,187.01		
17/11/2021	Withdrawal-Osko Payment 1454416 Superhelp Australia Pty Ltd Half Fees JI & Dm Super	610.00		1,577.01		
25/11/2021	Deposit Online 2581461 Tfr Westpac Diy [Withdrawal Online 1581459 Tfr Westpac Diy		1,000.00	2,577.01		

JL & DM Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	Allpen]					
25/11/2021	Withdrawal Online 1504832 Tfr Westpac 55+ Allpen	2,000.00		577.01		
07/12/2021	Deposit Online 2293458 Tfr Westpac Diy Allpen [Withdrawal Online 1293457 Tfr Westpac Diy Allpen]		4,000.00	4,577.01		
07/12/2021	Withdrawal Online 1205757 Tfr Westpac 55+ Allpen	2,000.00		2,577.01		
16/12/2021	Deposit Dividend Anz Dividend A072/00535689 [System Matched Income Data]		1,431.36	4,008.37		
16/12/2021	Withdrawal Online 1956439 Tfr Westpac 55+ Alipen	2,000.00		2,008.37		
31/12/2021	Interest Paid		0.01	2,008.38		
10/01/2022	Deposit Online 2958845 Tfr Westpac Diy Allpen [Withdrawal Online 1958844 Tfr Westpac Diy Allpen]		2,500.00	4,508.38		
10/01/2022	Withdrawal Online 1968488 Tfr Westpac 55+ Allpen	2,000.00		2,508.38		
17/01/2022	Withdrawal Online 1966500 Tfr Westpac 55+ Allpen	2,000.00		508.38		
31/01/2022	Interest Paid		0.01	508.39		
03/02/2022	Deposit Online 2503166 Tfr Westpac Diy Allpen [Withdrawal Online 1503165 Tfr Westpac Diy Allpen]		4,000.00	4,508.39		
23/02/2022	Withdrawal Online 1160341 Tfr Westpac 55+ Allpen	2,000.00		2,508.39		
25/02/2022	Withdrawal Online 1767873 Tfr Westpac 55+	2,000.00		508.39		
28/02/2022	Interest Paid		0.02	508.41		
28/02/2022	Deposit Online 2578252 Tfr Westpac Diy Covertaxfees [Interest Paid 28/02/22 Withdrawal Online 1578251 Tfr Westpac Diy]		1,000.00	1,508.41		
28/02/2022	Withdrawal-Osko Payment 1522188 Superhelp Australia Pty Ltd Jlanddmsuper Inv0440	640.00		868.41		
07/03/2022	Deposit Online 2782762 Tfr Westpac Diy Allpen [Withdrawal Online 1782761 Tfr Westpac Diy Allpen]		4,000.00	4,868.41		
07/03/2022	Withdrawal Online 1798869 Tfr Westpac 55+ Allpen	2,000.00		2,868.41		

JL & DM Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/03/2022	Withdrawal Online 1653460 Tfr Westpac 55+ Allpen	2,000.00		868.41		
08/03/2022	Deposit Ato Ato006000016016003		252.20	1,120.61		
24/03/2022	Deposit Online 2579077 Tfr Westpac Diy Pay [Withdrawal Online 1579076 Tfr Westpac Diy]		1,000.00	2,120.61		
24/03/2022	Withdrawal Online 1595351 Tfr Westpac 55+ Inv Oopexs	1,645.27		475.34		
31/03/2022	Interest Paid		0.01	475.35		
11/04/2022	Deposit Online 2698280 Tfr Westpac Diy Allpen [Withdrawal Online 1698280 Tfr Westpac Diy Allpen]		4,000.00	4,475.35		
11/04/2022	Withdrawal Online 1619298 Tfr Westpac 55+ Allpen	2,000.00		2,475.35		
26/04/2022	Withdrawal Online 1111225 Tfr Westpac 55+ Allpen	2,000.00		475.35		
29/04/2022	Interest Paid		0.01	475.36		
09/05/2022	Deposit Online 2034142 Tfr Westpac Diy Allpen [Withdrawal Online 1034140 Tfr Westpac Diy Allpen]		4,000.00	4,475.36		
09/05/2022	Withdrawal Online 1053763 Tfr Westpac 55+ Allpen	2,000.00		2,475.36		
23/05/2022	Withdrawal Online 1954101 Tfr Westpac 55+ Allpen	2,000.00		475.36		
31/05/2022	Interest Paid		0.01	475.37		
06/06/2022	Deposit Online 2156207 Tfr Westpac Diy Allpen [Withdrawal Online 1156206 Tfr Westpac Diy Allpen]		4,000.00	4,475.37		
06/06/2022	Withdrawal Online 1179408 Tfr Westpac 55+ Allpen	2,000.00		2,475.37		
17/06/2022	Withdrawal Online 1723676 Tfr Westpac 55+ Allpen	2,000.00		475.37		
30/06/2022	CLOSING BALANCE			475.37		
		<u>42,895.27</u>	<u>42,575.25</u>			

JL & DM Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / WBC355354
Account Name: WBC DIY Super Savings Acc 35-5354
BSB and Account Number: 032088 355354

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 11,832.34		\$ 39,500.00		\$ 247,299.06		\$ 219,631.40	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			11,832.34		
30/07/2021	INTEREST PAID		0.48	11,832.82		
05/08/2021	Deposit Online 2384924 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1384924 TFR Westpac DIY AllPen]	2,000.00		9,832.82		
31/08/2021	INTEREST PAID		0.16	9,832.98		
03/09/2021	Deposit Online 2625941 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1625940 TFR Westpac DIY AllPen]	2,000.00		7,832.98		
30/09/2021	INTEREST PAID		0.06	7,833.04		
13/10/2021	Deposit Online 2994789 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1994788 TFR Westpac DIY AllPen]	2,000.00		5,833.04		
29/10/2021	INTEREST PAID		0.05	5,833.09		
01/11/2021	PRINCIPAL PAID ON 0000000 TERM DEPOSIT 422916		245,732.59	251,565.68		
01/11/2021	INTEREST PAID ON 0000000 TERM DEPOSIT 422916		1,474.40	253,040.08		
01/11/2021	INTEREST PAID ON 0000000 TERM DEPOSIT 422916		0.34	253,040.42		
08/11/2021	Deposit Online 2974018 Tfr Westpac Diy Allpen [Withdrawal Online 1974017 Tfr Westpac Diy Allpen]	4,000.00		249,040.42		
25/11/2021	Deposit Online 2581461 Tfr Westpac Diy [Withdrawal Online 1581459 Tfr Westpac Diy Allpen]	1,000.00		248,040.42		
30/11/2021	Interest Paid		9.92	248,050.34		

JL & DM Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/12/2021	Deposit Online 2293458 Tfr Westpac Diy Allpen [Withdrawal Online 1293457 Tfr Westpac Diy Allpen]	4,000.00		244,050.34		
31/12/2021	Interest Paid		10.40	244,060.74		
10/01/2022	Deposit Online 2958845 Tfr Westpac Diy Allpen [Withdrawal Online 1958844 Tfr Westpac Diy Allpen]	2,500.00		241,560.74		
31/01/2022	Interest Paid		10.29	241,571.03		
03/02/2022	Deposit Online 2503166 Tfr Westpac Diy Allpen [Withdrawal Online 1503165 Tfr Westpac Diy Allpen]	4,000.00		237,571.03		
28/02/2022	Deposit Online 2578252 Tfr Westpac Diy Covertaxfees [Interest Paid 28/02/22 Withdrawal Online 1578251 Tfr Westpac Diy]	1,000.00		236,571.03		
28/02/2022	Interest Paid		9.12	236,580.15		
07/03/2022	Deposit Online 2782762 Tfr Westpac Diy Allpen [Withdrawal Online 1782761 Tfr Westpac Diy Allpen]	4,000.00		232,580.15		
24/03/2022	Deposit Online 2579077 Tfr Westpac Diy Pay [Withdrawal Online 1579076 Tfr Westpac Diy]	1,000.00		231,580.15		
31/03/2022	Interest Paid		9.90	231,590.05		
11/04/2022	Deposit Online 2698280 Tfr Westpac Diy Allpen [Withdrawal Online 1698280 Tfr Westpac Diy Allpen]	4,000.00		227,590.05		
29/04/2022	Interest Paid		9.10	227,599.15		
09/05/2022	Deposit Online 2034142 Tfr Westpac Diy Allpen [Withdrawal Online 1034140 Tfr Westpac Diy Allpen]	4,000.00		223,599.15		
31/05/2022	Interest Paid		14.14	223,613.29		
06/06/2022	Deposit Online 2156207 Tfr Westpac Diy Allpen [Withdrawal Online 1156206 Tfr Westpac Diy Allpen]	4,000.00		219,613.29		
30/06/2022	Interest Paid		18.11	219,631.40		
30/06/2022	CLOSING BALANCE			219,631.40		
		<u>39,500.00</u>	<u>247,299.06</u>			

JL & DM Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / WBC422916
Account Name: Westpac Term Deposit 42-2916
BSB and Account Number: 032088 422916

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 245,732.59		\$ 245,732.59				\$ 0.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			245,732.59		
01/11/2021	PRINCIPAL PAID ON 0000000 TERM DEPOSIT 422916	245,732.59		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		245,732.59				



Statement Period
31 May 2022 - 30 June 2022

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$475.37
Total Credits	+ \$4,000.00
Total Debits	- \$4,000.00
Closing Balance	+ \$475.37

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			475.37
06/06/22	Deposit Online 2156207 Tfr Westpac Diy Allpen		4,000.00	4,475.37
06/06/22	Withdrawal Online 1179408 Tfr Westpac 55+ Allpen	2,000.00		2,475.37
17/06/22	Withdrawal Online 1723676 Tfr Westpac 55+ Allpen	2,000.00		475.37
30/06/22	CLOSING BALANCE			475.37

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
29 April 2022 - 31 May 2022

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$475.36
Total Credits	+ \$4,000.01
Total Debits	- \$4,000.00
Closing Balance	+ \$475.37

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	STATEMENT OPENING BALANCE			475.36
09/05/22	Deposit Online 2034142 Tfr Westpac Diy Allpen		4,000.00	4,475.36
09/05/22	Withdrawal Online 1053763 Tfr Westpac 55+ Allpen	2,000.00		2,475.36
23/05/22	Withdrawal Online 1954101 Tfr Westpac 55+ Allpen	2,000.00		475.36
31/05/22	Interest Paid		0.01	475.37
31/05/22	CLOSING BALANCE			475.37

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 March 2022 - 29 April 2022

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$475.35
Total Credits	+ \$4,000.01
Total Debits	- \$4,000.00
Closing Balance	+ \$475.36

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/22	STATEMENT OPENING BALANCE			475.35
11/04/22	Deposit Online 2698280 Tfr Westpac Diy Allpen		4,000.00	4,475.35
11/04/22	Withdrawal Online 1619298 Tfr Westpac 55+ Allpen	2,000.00		2,475.35
26/04/22	Withdrawal Online 1111225 Tfr Westpac 55+ Allpen	2,000.00		475.35
29/04/22	Interest Paid		0.01	475.36
29/04/22	CLOSING BALANCE			475.36

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
28 February 2022 - 31 March 2022

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$868.41
Total Credits	+ \$5,252.21
Total Debits	- \$5,645.27
Closing Balance	+ \$475.35

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			868.41
07/03/22	Deposit Online 2782762 Tfr Westpac Diy Allpen		4,000.00	4,868.41
07/03/22	Withdrawal Online 1798869 Tfr Westpac 55+ Allpen	2,000.00		2,868.41
08/03/22	Deposit Ato Ato006000016016003		252.20	3,120.61
21/03/22	Withdrawal Online 1653460 Tfr Westpac 55+ Allpen	2,000.00		1,120.61
24/03/22	Deposit Online 2579077 Tfr Westpac Diy Pay Inv		1,000.00	2,120.61
24/03/22	Withdrawal Online 1595351 Tfr Westpac 55+ Inv Oopexs	1,645.27		475.34
31/03/22	Interest Paid		0.01	475.35
31/03/22	CLOSING BALANCE			475.35



Statement Period
31 January 2022 - 28 February 2022

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$508.39
Total Credits	+ \$5,000.02
Total Debits	- \$4,640.00
Closing Balance	+ \$868.41

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	STATEMENT OPENING BALANCE			508.39
03/02/22	Deposit Online 2503166 Tfr Westpac Diy Allpen		4,000.00	4,508.39
23/02/22	Withdrawal Online 1160341 Tfr Westpac 55+ Allpen	2,000.00		2,508.39
25/02/22	Withdrawal Online 1767873 Tfr Westpac 55+ Allpen	2,000.00		508.39
28/02/22	Interest Paid		0.02	508.41
28/02/22	Deposit Online 2578252 Tfr Westpac Diy Covertaxfees		1,000.00	1,508.41
28/02/22	Withdrawal-Osko Payment 1522188 Superhelp Australia Pty Ltd Jlanddmsuper Inv0440	640.00		868.41
28/02/22	CLOSING BALANCE			868.41

Statement Period
31 December 2021 - 31 January 2022**Westpac DIY Super Working Account**Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUNDCustomer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARYBSB Account Number
032-088 355 346

Opening Balance	+ \$2,008.38
Total Credits	+ \$2,500.01
Total Debits	- \$4,000.00
Closing Balance	+ \$508.39

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			2,008.38
10/01/22	Deposit Online 2958845 Tfr Westpac Diy Allpen		2,500.00	4,508.38
10/01/22	Withdrawal Online 1968488 Tfr Westpac 55+ Allpen	2,000.00		2,508.38
17/01/22	Withdrawal Online 1966500 Tfr Westpac 55+ Allpen	2,000.00		508.38
31/01/22	Interest Paid		0.01	508.39
31/01/22	CLOSING BALANCE			508.39

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 November 2021 - 31 December 2021

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$577.01
Total Credits	+ \$5,431.37
Total Debits	- \$4,000.00
Closing Balance	+ \$2,008.38

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			577.01
07/12/21	Deposit Online 2293458 Tfr Westpac Diy Allpen		4,000.00	4,577.01
07/12/21	Withdrawal Online 1205757 Tfr Westpac 55+ Allpen	2,000.00		2,577.01
16/12/21	Deposit Dividend Anz Dividend A072/00535689		1,431.36	4,008.37
16/12/21	Withdrawal Online 1956439 Tfr Westpac 55+ Allpen	2,000.00		2,008.37
31/12/21	Interest Paid		0.01	2,008.38
31/12/21	CLOSING BALANCE			2,008.38

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
29 October 2021 - 30 November 2021

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$187.01
Total Credits	+ \$5,000.00
Total Debits	- \$4,610.00
Closing Balance	+ \$577.01

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	STATEMENT OPENING BALANCE			187.01
08/11/21	Deposit Online 2974018 Tfr Westpac Diy Allpen		4,000.00	4,187.01
08/11/21	Withdrawal Online 1991659 Tfr Westpac 55+ Allpen	2,000.00		2,187.01
17/11/21	Withdrawal-Osko Payment 1454416 Superhelp Australia Pty Ltd Half Fees JI & Dm Super	610.00		1,577.01
25/11/21	Deposit Online 2581461 Tfr Westpac Diy		1,000.00	2,577.01
25/11/21	Withdrawal Online 1504832 Tfr Westpac 55+ Allpen	2,000.00		577.01
30/11/21	CLOSING BALANCE			577.01

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 September 2021 - 29 October 2021

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$187.01
Total Credits	+ \$2,000.00
Total Debits	- \$2,000.00
Closing Balance	+ \$187.01

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			187.01
13/10/21	Deposit Online 2994789 Tfr Westpac Diy Allpen		2,000.00	2,187.01
13/10/21	Withdrawal Online 1900082 Tfr Westpac 55+ Allpen	2,000.00		187.01
29/10/21	CLOSING BALANCE			187.01

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
31 August 2021 - 30 September 2021

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$187.00
Total Credits	+ \$2,000.01
Total Debits	- \$2,000.00
Closing Balance	+ \$187.01

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			187.00
03/09/21	Deposit Online 2625941 Tfr Westpac Diy Allpen		2,000.00	2,187.00
20/09/21	Withdrawal Online 1828387 Tfr Westpac 55+ Allpen	2,000.00		187.00
30/09/21	Interest Paid		0.01	187.01
30/09/21	CLOSING BALANCE			187.01

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
30 July 2021 - 31 August 2021

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$187.00
Total Credits	+ \$2,000.00
Total Debits	- \$2,000.00
Closing Balance	+ \$187.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	STATEMENT OPENING BALANCE			187.00
05/08/21	Deposit Online 2384924 Tfr Westpac Diy Allpen		2,000.00	2,187.00
05/08/21	Withdrawal Online 1300901 Tfr Westpac 55+ Allpen	2,000.00		187.00
31/08/21	CLOSING BALANCE			187.00

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 June 2021 - 30 July 2021

Westpac DIY Super Working Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L AND D
M SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 346

Opening Balance	+ \$795.39
Total Credits	+ \$1,391.61
Total Debits	- \$2,000.00
Closing Balance	+ \$187.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/21	STATEMENT OPENING BALANCE			795.39
01/07/21	Deposit Dividend Anz Dividend A071/00539036		1,391.60	2,186.99
22/07/21	Withdrawal Online 1969756 Tfr Westpac 55+ Allpen	2,000.00		186.99
30/07/21	Interest Paid		0.01	187.00
30/07/21	CLOSING BALANCE			187.00

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 May 2022 - 30 June 2022

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$223,613.29
Total Credits	+ \$18.11
Total Debits	- \$4,000.00
Closing Balance	+ \$219,631.40

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
Effective Date	Over \$499999			
17 May 2022	0.10 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			223,613.29
06/06/22	Withdrawal Online 1156206 Tfr Westpac Diy Allpen	4,000.00		219,613.29
30/06/22	Interest Paid		18.11	219,631.40
30/06/22	CLOSING BALANCE			219,631.40

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
29 April 2022 - 31 May 2022

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$227,599.15
Total Credits	+ \$14.14
Total Debits	- \$4,000.00
Closing Balance	+ \$223,613.29

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %
17 May 2022	0.10 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	STATEMENT OPENING BALANCE			227,599.15
09/05/22	Withdrawal Online 1034140 Tfr Westpac Diy Allpen	4,000.00		223,599.15
31/05/22	Interest Paid		14.14	223,613.29
31/05/22	CLOSING BALANCE			223,613.29

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 March 2022 - 29 April 2022

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$231,590.05
Total Credits	+ \$9.10
Total Debits	- \$4,000.00
Closing Balance	+ \$227,599.15

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/22	STATEMENT OPENING BALANCE			231,590.05
11/04/22	Withdrawal Online 1698280 Tfr Westpac Diy Allpen	4,000.00		227,590.05
29/04/22	Interest Paid		9.10	227,599.15
29/04/22	CLOSING BALANCE			227,599.15

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
28 February 2022 - 31 March 2022

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$236,580.15
Total Credits	+ \$9.90
Total Debits	- \$5,000.00
Closing Balance	+ \$231,590.05

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			236,580.15
07/03/22	Withdrawal Online 1782761 Tfr Westpac Diy Allpen	4,000.00		232,580.15
24/03/22	Withdrawal Online 1579076 Tfr Westpac Diy Pay Inv	1,000.00		231,580.15
31/03/22	Interest Paid		9.90	231,590.05
31/03/22	CLOSING BALANCE			231,590.05

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 January 2022 - 28 February 2022

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$241,571.03
Total Credits	+ \$9.12
Total Debits	- \$5,000.00
Closing Balance	+ \$236,580.15

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	STATEMENT OPENING BALANCE			241,571.03
03/02/22	Withdrawal Online 1503165 Tfr Westpac Diy Allpen	4,000.00		237,571.03
28/02/22	Interest Paid		9.12	237,580.15
28/02/22	Withdrawal Online 1578251 Tfr Westpac Diy Covertaxfees	1,000.00		236,580.15
28/02/22	CLOSING BALANCE			236,580.15

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 December 2021 - 31 January 2022

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$244,060.74
Total Credits	+ \$10.29
Total Debits	- \$2,500.00
Closing Balance	+ \$241,571.03

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			244,060.74
10/01/22	Withdrawal Online 1958844 Tfr Westpac Diy Allpen	2,500.00		241,560.74
31/01/22	Interest Paid		10.29	241,571.03
31/01/22	CLOSING BALANCE			241,571.03

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 November 2021 - 31 December 2021

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$248,050.34
Total Credits	+ \$10.40
Total Debits	- \$4,000.00
Closing Balance	+ \$244,060.74

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			248,050.34
07/12/21	Withdrawal Online 1293457 Tfr Westpac Diy Allpen	4,000.00		244,050.34
31/12/21	Interest Paid		10.40	244,060.74
31/12/21	CLOSING BALANCE			244,060.74

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
29 October 2021 - 30 November 2021

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$5,833.09
Total Credits	+ \$247,217.25
Total Debits	- \$5,000.00
Closing Balance	+ \$248,050.34

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	STATEMENT OPENING BALANCE			5,833.09
01/11/21	Interest Paid On Term Deposit 422916		0.34	5,833.43
01/11/21	Interest Paid On Term Deposit 422916		1,474.40	7,307.83
01/11/21	Principal Paid On Term Deposit 422916		245,732.59	253,040.42
08/11/21	Withdrawal Online 1974017 Tfr Westpac Diy Allpen	4,000.00		249,040.42
25/11/21	Withdrawal Online 1581459 Tfr Westpac Diy	1,000.00		248,040.42
30/11/21	Interest Paid		9.92	248,050.34
30/11/21	CLOSING BALANCE			248,050.34

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 September 2021 - 29 October 2021

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$7,833.04
Total Credits	+ \$0.05
Total Debits	- \$2,000.00
Closing Balance	+ \$5,833.09

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			7,833.04
13/10/21	Withdrawal Online 1994788 Tfr Westpac Diy Allpen	2,000.00		5,833.04
29/10/21	Interest Paid		0.05	5,833.09
29/10/21	CLOSING BALANCE			5,833.09

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
31 August 2021 - 30 September 2021

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$9,832.98
Total Credits	+ \$0.06
Total Debits	- \$2,000.00
Closing Balance	+ \$7,833.04

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			9,832.98
03/09/21	Withdrawal Online 1625940 Tfr Westpac Diy Allpen	2,000.00		7,832.98
30/09/21	Interest Paid		0.06	7,833.04
30/09/21	CLOSING BALANCE			7,833.04

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 July 2021 - 31 August 2021

Westpac DIY Super Savings Account

Account Name
MR JOHN LAURANCE DRURY & MRS
DIANNE MARY DRURY ATF: J L & D M
SUPERANNUATION FUND

Customer ID
0885 4948 DRURY, JOHN LAURANCE
0127 4831 DRURY, DIANNE MARY

BSB Account Number
032-088 355 354

Opening Balance	+ \$11,832.82
Total Credits	+ \$0.16
Total Debits	- \$2,000.00
Closing Balance	+ \$9,832.98

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	STATEMENT OPENING BALANCE			11,832.82
05/08/21	Withdrawal Online 1384924 Tfr Westpac Diy Allpen	2,000.00		9,832.82
31/08/21	Interest Paid		0.16	9,832.98
31/08/21	CLOSING BALANCE			9,832.98

CONVENIENCE AT YOUR FINGERTIPS

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



Account activity

Westpac DIY Super Savings Account

032-088 355354

- Account details
- Statements
- Account settings
- Activate card
- Third party access

\$253,040.42

~~187,901~~

~~55,139~~

[Search](#)
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Date	Description	Debit	Credit	Balance ¹
1 Nov 2021	<u>PRINCIPAL PAID ON 0000000 TERM DEPOSIT 422916</u>		\$245,732.59	\$253,040.42
1 Nov 2021	<u>INTEREST PAID ON 0000000 TERM DEPOSIT 422916</u>	247206.99	\$1,474.40	\$7,307.83
1 Nov 2021	<u>INTEREST PAID ON 0000000 TERM DEPOSIT 422916</u>		\$0.34 ✓	\$5,833.43
29 Oct 2021	<u>INTEREST PAID</u>		\$0.05 ✓	\$5,833.09
13 Oct 2021	<u>WITHDRAWAL ONLINE 1994788 TFR Westpac DIY AllPen</u>	-\$2,000.00		\$5,833.04
30 Sep 2021	<u>INTEREST PAID</u>		\$0.06	\$7,833.04
3 Sep 2021	<u>WITHDRAWAL ONLINE 1625940 TFR Westpac DIY AllPen</u>	-\$2,000.00		\$7,832.98
31 Aug 2021	<u>INTEREST PAID</u>		\$0.16	\$9,832.98
5 Aug 2021	<u>WITHDRAWAL ONLINE 1384924 TFR Westpac DIY AllPen</u>	-\$2,000.00		\$9,832.82
30 Jul 2021	<u>INTEREST PAID</u>		\$0.48	\$11,832.82
30 Jun 2021	<u>INTEREST PAID</u>		\$0.50	\$11,832.34
8 Jun 2021	<u>WITHDRAWAL ONLINE 1104092 TFR Westpac DIY AllPen</u>	-\$2,000.00		\$11,831.84
31 May 2021	<u>INTEREST PAID</u>		\$0.61	\$13,831.84
11 May 2021	<u>WITHDRAWAL ONLINE 1161123 TFR Westpac DIY AllPen</u>	-\$2,000.00		\$13,831.23
30 Apr 2021	<u>INTEREST PAID</u>		\$0.70	\$15,831.23
20 Apr 2021	<u>WITHDRAWAL ONLINE 1928095 TFR Westpac DIY AllPen</u>	-\$2,000.00		\$15,830.53
31 Mar 2021	<u>INTEREST PAID</u>		\$0.86	\$17,830.53
22 Mar 2021	<u>WITHDRAWAL ONLINE 1359311 TFR Westpac DIY OOP Exs Inv</u>	-\$1,800.00		\$17,829.67
26 Feb 2021	<u>INTEREST PAID</u>		\$0.78	\$19,629.67
8 Feb 2021	<u>WITHDRAWAL ONLINE 1609045 TFR Westpac DIY AllPen</u>	-\$2,000.00		\$19,628.89
29 Jan 2021	<u>INTEREST PAID</u>		sn an	\$21,628.89

Need help? Chat with us



60800 - Term Deposits

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC422916	Westpac Term Deposit 42-2916		\$245,732.59	100%
TOTAL		CY Balance	LY Balance	
			\$245,732.59	

Supporting Documents

- Bank Statement Report [Report](#)
- Account_Maturity_Notification_Westpac.pdf [WBC422916](#)

Standard Checklist

- Attach Copies of Statements and Interest slips
- Attach copy of Bank Statement Report
- Ensure all Transactions have been entered

JL & DM Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / WBC355346
Account Name: WBC DIY Super Working Acc 35-5346
BSB and Account Number: 032088 355346

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 795.39		\$ 42,895.27		\$ 42,575.25		\$ 475.37	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			795.39		
01/07/2021	Deposit Dividend Anz Dividend A071/00539036 [System Matched Income Data]		1,391.60	2,186.99		
22/07/2021	Withdrawal Online 1969756 Tfr Westpac 55+ Allpen	2,000.00		186.99		
30/07/2021	Interest Paid		0.01	187.00		
05/08/2021	Deposit Online 2384924 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1384924 TFR Westpac DIY AllPen]		2,000.00	2,187.00		
05/08/2021	Withdrawal Online 1300901 Tfr Westpac 55+ Allpen	2,000.00		187.00		
03/09/2021	Deposit Online 2625941 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1625940 TFR Westpac DIY AllPen]		2,000.00	2,187.00		
20/09/2021	Withdrawal Online 1828387 Tfr Westpac 55+ Allpen	2,000.00		187.00		
30/09/2021	Interest Paid		0.01	187.01		
13/10/2021	Deposit Online 2994789 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1994788 TFR Westpac DIY AllPen]		2,000.00	2,187.01		
13/10/2021	Withdrawal Online 1900082 Tfr Westpac 55+ Allpen	2,000.00		187.01		
08/11/2021	Deposit Online 2974018 Tfr Westpac Diy Allpen [Withdrawal Online 1974017 Tfr Westpac Diy Allpen]		4,000.00	4,187.01		
08/11/2021	Withdrawal Online 1991659 Tfr Westpac 55+ Allpen	2,000.00		2,187.01		
17/11/2021	Withdrawal-Osko Payment 1454416 Superhelp Australia Pty Ltd Half Fees JI & Dm Super	610.00		1,577.01		
25/11/2021	Deposit Online 2581461 Tfr Westpac Diy [Withdrawal Online 1581459 Tfr Westpac Diy		1,000.00	2,577.01		

JL & DM Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	Allpen]					
25/11/2021	Withdrawal Online 1504832 Tfr Westpac 55+ Allpen	2,000.00		577.01		
07/12/2021	Deposit Online 2293458 Tfr Westpac Diy Allpen [Withdrawal Online 1293457 Tfr Westpac Diy Allpen]		4,000.00	4,577.01		
07/12/2021	Withdrawal Online 1205757 Tfr Westpac 55+ Allpen	2,000.00		2,577.01		
16/12/2021	Deposit Dividend Anz Dividend A072/00535689 [System Matched Income Data]		1,431.36	4,008.37		
16/12/2021	Withdrawal Online 1956439 Tfr Westpac 55+ Alipen	2,000.00		2,008.37		
31/12/2021	Interest Paid		0.01	2,008.38		
10/01/2022	Deposit Online 2958845 Tfr Westpac Diy Allpen [Withdrawal Online 1958844 Tfr Westpac Diy Allpen]		2,500.00	4,508.38		
10/01/2022	Withdrawal Online 1968488 Tfr Westpac 55+ Allpen	2,000.00		2,508.38		
17/01/2022	Withdrawal Online 1966500 Tfr Westpac 55+ Allpen	2,000.00		508.38		
31/01/2022	Interest Paid		0.01	508.39		
03/02/2022	Deposit Online 2503166 Tfr Westpac Diy Allpen [Withdrawal Online 1503165 Tfr Westpac Diy Allpen]		4,000.00	4,508.39		
23/02/2022	Withdrawal Online 1160341 Tfr Westpac 55+ Allpen	2,000.00		2,508.39		
25/02/2022	Withdrawal Online 1767873 Tfr Westpac 55+	2,000.00		508.39		
28/02/2022	Interest Paid		0.02	508.41		
28/02/2022	Deposit Online 2578252 Tfr Westpac Diy Covertaxfees [Interest Paid 28/02/22 Withdrawal Online 1578251 Tfr Westpac Diy]		1,000.00	1,508.41		
28/02/2022	Withdrawal-Osko Payment 1522188 Superhelp Australia Pty Ltd Jlanddmsuper Inv0440	640.00		868.41		
07/03/2022	Deposit Online 2782762 Tfr Westpac Diy Allpen [Withdrawal Online 1782761 Tfr Westpac Diy Allpen]		4,000.00	4,868.41		
07/03/2022	Withdrawal Online 1798869 Tfr Westpac 55+ Allpen	2,000.00		2,868.41		

JL & DM Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/03/2022	Withdrawal Online 1653460 Tfr Westpac 55+ Allpen	2,000.00		868.41		
08/03/2022	Deposit Ato Ato006000016016003		252.20	1,120.61		
24/03/2022	Deposit Online 2579077 Tfr Westpac Diy Pay [Withdrawal Online 1579076 Tfr Westpac Diy]		1,000.00	2,120.61		
24/03/2022	Withdrawal Online 1595351 Tfr Westpac 55+ Inv Oopexs	1,645.27		475.34		
31/03/2022	Interest Paid		0.01	475.35		
11/04/2022	Deposit Online 2698280 Tfr Westpac Diy Allpen [Withdrawal Online 1698280 Tfr Westpac Diy Allpen]		4,000.00	4,475.35		
11/04/2022	Withdrawal Online 1619298 Tfr Westpac 55+ Allpen	2,000.00		2,475.35		
26/04/2022	Withdrawal Online 1111225 Tfr Westpac 55+ Allpen	2,000.00		475.35		
29/04/2022	Interest Paid		0.01	475.36		
09/05/2022	Deposit Online 2034142 Tfr Westpac Diy Allpen [Withdrawal Online 1034140 Tfr Westpac Diy Allpen]		4,000.00	4,475.36		
09/05/2022	Withdrawal Online 1053763 Tfr Westpac 55+ Allpen	2,000.00		2,475.36		
23/05/2022	Withdrawal Online 1954101 Tfr Westpac 55+ Allpen	2,000.00		475.36		
31/05/2022	Interest Paid		0.01	475.37		
06/06/2022	Deposit Online 2156207 Tfr Westpac Diy Allpen [Withdrawal Online 1156206 Tfr Westpac Diy Allpen]		4,000.00	4,475.37		
06/06/2022	Withdrawal Online 1179408 Tfr Westpac 55+ Allpen	2,000.00		2,475.37		
17/06/2022	Withdrawal Online 1723676 Tfr Westpac 55+ Allpen	2,000.00		475.37		
30/06/2022	CLOSING BALANCE			475.37		
		<u>42,895.27</u>	<u>42,575.25</u>			

JL & DM Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / WBC355354
Account Name: WBC DIY Super Savings Acc 35-5354
BSB and Account Number: 032088 355354

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 11,832.34		\$ 39,500.00		\$ 247,299.06		\$ 219,631.40	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			11,832.34		
30/07/2021	INTEREST PAID		0.48	11,832.82		
05/08/2021	Deposit Online 2384924 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1384924 TFR Westpac DIY AllPen]	2,000.00		9,832.82		
31/08/2021	INTEREST PAID		0.16	9,832.98		
03/09/2021	Deposit Online 2625941 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1625940 TFR Westpac DIY AllPen]	2,000.00		7,832.98		
30/09/2021	INTEREST PAID		0.06	7,833.04		
13/10/2021	Deposit Online 2994789 Tfr Westpac Diy Allpen [WITHDRAWAL ONLINE 1994788 TFR Westpac DIY AllPen]	2,000.00		5,833.04		
29/10/2021	INTEREST PAID		0.05	5,833.09		
01/11/2021	PRINCIPAL PAID ON 0000000 TERM DEPOSIT 422916		245,732.59	251,565.68		
01/11/2021	INTEREST PAID ON 0000000 TERM DEPOSIT 422916		1,474.40	253,040.08		
01/11/2021	INTEREST PAID ON 0000000 TERM DEPOSIT 422916		0.34	253,040.42		
08/11/2021	Deposit Online 2974018 Tfr Westpac Diy Allpen [Withdrawal Online 1974017 Tfr Westpac Diy Allpen]	4,000.00		249,040.42		
25/11/2021	Deposit Online 2581461 Tfr Westpac Diy [Withdrawal Online 1581459 Tfr Westpac Diy Allpen]	1,000.00		248,040.42		
30/11/2021	Interest Paid		9.92	248,050.34		

JL & DM Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/12/2021	Deposit Online 2293458 Tfr Westpac Diy Allpen [Withdrawal Online 1293457 Tfr Westpac Diy Allpen]	4,000.00		244,050.34		
31/12/2021	Interest Paid		10.40	244,060.74		
10/01/2022	Deposit Online 2958845 Tfr Westpac Diy Allpen [Withdrawal Online 1958844 Tfr Westpac Diy Allpen]	2,500.00		241,560.74		
31/01/2022	Interest Paid		10.29	241,571.03		
03/02/2022	Deposit Online 2503166 Tfr Westpac Diy Allpen [Withdrawal Online 1503165 Tfr Westpac Diy Allpen]	4,000.00		237,571.03		
28/02/2022	Deposit Online 2578252 Tfr Westpac Diy Covertaxfees [Interest Paid 28/02/22 Withdrawal Online 1578251 Tfr Westpac Diy]	1,000.00		236,571.03		
28/02/2022	Interest Paid		9.12	236,580.15		
07/03/2022	Deposit Online 2782762 Tfr Westpac Diy Allpen [Withdrawal Online 1782761 Tfr Westpac Diy Allpen]	4,000.00		232,580.15		
24/03/2022	Deposit Online 2579077 Tfr Westpac Diy Pay [Withdrawal Online 1579076 Tfr Westpac Diy]	1,000.00		231,580.15		
31/03/2022	Interest Paid		9.90	231,590.05		
11/04/2022	Deposit Online 2698280 Tfr Westpac Diy Allpen [Withdrawal Online 1698280 Tfr Westpac Diy Allpen]	4,000.00		227,590.05		
29/04/2022	Interest Paid		9.10	227,599.15		
09/05/2022	Deposit Online 2034142 Tfr Westpac Diy Allpen [Withdrawal Online 1034140 Tfr Westpac Diy Allpen]	4,000.00		223,599.15		
31/05/2022	Interest Paid		14.14	223,613.29		
06/06/2022	Deposit Online 2156207 Tfr Westpac Diy Allpen [Withdrawal Online 1156206 Tfr Westpac Diy Allpen]	4,000.00		219,613.29		
30/06/2022	Interest Paid		18.11	219,631.40		
30/06/2022	CLOSING BALANCE			219,631.40		
		<u>39,500.00</u>	<u>247,299.06</u>			

JL & DM Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60800 / WBC422916
Account Name: Westpac Term Deposit 42-2916
BSB and Account Number: 032088 422916

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 245,732.59		\$ 245,732.59				\$ 0.00	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			245,732.59		
01/11/2021	PRINCIPAL PAID ON 0000000 TERM DEPOSIT 422916	245,732.59		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		245,732.59				



MR J L DRURY & MRS D M DRURY
67 PENNANT PDE
EPPING NSW 2121

TOP RYDE
TOP RYDE SHOPPING CENTRE 2 DEVLIN ST
RYDE NSW 2112

27 October 2021

Your account maturity notification.

Term Deposit account number: 032-088 42-2916

Customer ID: 0885 4948 JOHN LAURANCE DRURY
Customer ID: 0127 4831 DIANNE MARY DRURY

Dear MR JOHN LAURANCE DRURY & MRS DIANNE MARY DRURY,
ATF JL & DM SUPERANNUATION FUND

Thank you for choosing Westpac for your Term Deposit.

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

At maturity, your outstanding interest will be paid into account 032088 355354 at the WESTPAC TOP RYDE BRANCH.

Your current Term Deposit details

Principal amount	\$245,732.59	Term	12 Months
Open date	31 October 2020	Gross interest	+ \$1,474.40
Maturity date	31 October 2021	Withholding tax	- \$0.00
Interest rate	0.60% p.a.	Government tax	- \$0.00
Interest payment frequency	Yearly	Net interest	+ \$1,474.40
Variation Period start date	01 November 2021	Variation Period end date	08 November 2021

What happens next?

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

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ANZ.AX	Australia And New Zealand Banking Group Limited	1988.000000	\$43,795.64	1988.000000	\$55,962.20	(21.74)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1988.000000	\$43,795.64	1988.000000	\$55,962.20	

Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- ANZ_1,988.pdf [ANZ.AX](#)

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

JL & DM Superannuation Fund
Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
WBC355354	WBC DIY Super Savings Acc 35-5354					219,631.40	
WBC355346	WBC DIY Super Working Acc 35-5346					475.37	
77600	Shares in Listed Companies (Australian)						
ANZ.AX	Australia And New Zealand Banking Group Limited				Setup	1,988.0000	1,988.0000

JL & DM Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
WBC DIY Super Savings Acc 35-5354		11,832.34		247,299.06		(39,500.00)			219,631.40	219,631.40
WBC DIY Super Working Acc 35-5346		795.39		42,575.25		(42,895.27)			475.37	475.37
		12,627.73		289,874.31		(82,395.27)			220,106.77	220,106.77
Term Deposits										
Westpac Term Deposit 42-2916		245,732.59				(245,732.59)			0.00	0.00
		245,732.59				(245,732.59)			0.00	0.00
Shares in Listed Companies (Australian)										
ANZ.AX - Australia And New Zealand Banking Group Limited	1,988.00	31,386.95						1,988.00	31,386.95	43,795.64
		31,386.95							31,386.95	43,795.64
		289,747.27		289,874.31		(328,127.86)			251,493.72	263,902.41

Date: 24/11/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**AUSTRALIA and NEW ZEALAND BANKING GROUP
ANZ ORDINARY SHARES**

Name	Share Type	Register	Quantity
MR JOHN DRURY + MRS DIANNE DRURY <JL & DM SUPER FUND> X*****5821	CHESS Sponsored	VIC	1988
		Total	1988

Sincerely,

Computershare

Only Computershare managed holdings are listed.

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$1,209.84	\$511.20	136.67%
TOTAL		CY Balance	LY Balance	
		\$1,209.84	\$511.20	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- ATO_Income Tax.pdf [85000](#)

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

JL & DM Superannuation Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
Label C						
	30/07/2021	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	0.48		
	30/07/2021	25000/WBC355346	WBC DIY Super Working Acc 35-5346	0.01		
	31/08/2021	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	0.16		
	30/09/2021	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	0.06		
	30/09/2021	25000/WBC355346	WBC DIY Super Working Acc 35-5346	0.01		
	29/10/2021	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	0.05		
	01/11/2021	25000/WBC422916	Westpac Term Deposit 42-2916	0.34		
	01/11/2021	25000/WBC422916	Westpac Term Deposit 42-2916	1,474.40		
	30/11/2021	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	9.92		
	31/12/2021	25000/WBC355346	WBC DIY Super Working Acc 35-5346	0.01		
	31/12/2021	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	10.40		
	31/01/2022	25000/WBC355346	WBC DIY Super Working Acc 35-5346	0.01		
	31/01/2022	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	10.29		
	28/02/2022	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	9.12		
	28/02/2022	25000/WBC355346	WBC DIY Super Working Acc 35-5346	0.02		
	31/03/2022	25000/WBC355346	WBC DIY Super Working Acc 35-5346	0.01		
	31/03/2022	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	9.90		
	29/04/2022	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	9.10		
	29/04/2022	25000/WBC355346	WBC DIY Super Working Acc 35-5346	0.01		
	31/05/2022	25000/WBC355346	WBC DIY Super Working Acc 35-5346	0.01		
	31/05/2022	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	14.14		

JL & DM Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	30/06/2022	25000/WBC355354	WBC DIY Super Savings Acc 35-5354	18.11		
			Total	1,566.56	100.000 %	1,566.56
Label K						
	01/07/2021	23900/ANZ.AX	Australia And New Zealand Banking Group	1,391.60		
	16/12/2021	23900/ANZ.AX	Australia And New Zealand Banking Group	1,431.36		
			Total	2,822.96	100.000 %	2,822.96
Label L						
	01/07/2021	23900/ANZ.AX	Australia And New Zealand Banking Group	596.40		
	16/12/2021	23900/ANZ.AX	Australia And New Zealand Banking Group	613.44		
			Total	1,209.84	100.000 %	1,209.84
					Total Segment ECPI *	5,599.36
					SMSF Annual Return Rounding	2.36
					Total ECPI	5,597.00

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

JL & DM Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label H							
Deemed Segregated							
	17/11/2021	30700	Auditor's Remuneration	550.00			
			Total	550.00	100.000 %	0.00	550.00
Label I							
Deemed Segregated							
	24/03/2022	37500/00130	Investment Expenses	1,645.27			
			Total	1,645.27	100.000 %	0.00	1,645.27
Label J							
Deemed Segregated							
	17/11/2021	30100	Accountancy Fees	60.00			
	28/02/2022	30100	Accountancy Fees	640.00			
			Total	700.00	100.000 %	0.00	700.00
Deemed Segregated							
	08/03/2022	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	0.00	259.00
			Label Total			0.00	959.00
			Total Segment Expenses			0.00	3,154.27

JL & DM Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				Total Expenses *	0.00	3,154.27

* General expense percentage - 100.000 %

* Investment expense percentage - 100.000 %

JL & DM Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(50,931.31)
Less	
Exempt current pension income	5,597.00
	<u>5,597.00</u>
Add	
Decrease in MV of investments	12,166.56
SMSF non deductible expenses	3,154.00
Pension Payments	40,000.00
Franking Credits	1,209.84
	<u>56,530.40</u>
SMSF Annual Return Rounding	(2.09)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	1,209.84
	<u>(1,209.84)</u>
CURRENT TAX OR REFUND	<u>(1,209.84)</u>
Supervisory Levy	259.00
	<u>(950.84)</u>
AMOUNT DUE OR REFUNDABLE	<u>(950.84)</u>

JL & DM Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
H2 - Expenses - SMSF auditor fee non deductible				
	17/11/2021	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
I2 - Expenses - Investment expenses non deductible				
	24/03/2022	37500/00130	Investment Expenses	1,645.27
Sub-Total				1,645.27
Ignore Cents				0.27
Total				1,645.00
J2 - Expenses - Management and administration expenses non deductible				
	08/03/2022	30400	ATO Supervisory Levy	259.00
	17/11/2021	30100	Accountancy Fees	60.00
	28/02/2022	30100	Accountancy Fees	640.00
Sub-Total				959.00
Ignore Cents				0.00
Total				959.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				3,154.00
Sub-Total				3,154.00
Ignore Cents				0.00
Total				3,154.00
Z - TOTAL SMSF EXPENSES				3,154.00
Sub-Total				3,154.00
Ignore Cents				0.00
Total				3,154.00
E1 - Complying fund's franking credits tax offset				
	01/07/2021	23900/ANZ.AX	Australia And New Zealand Banking Group Limited	596.40
	16/12/2021	23900/ANZ.AX	Australia And New Zealand Banking Group Limited	613.44
Sub-Total				1,209.84
Ignore Cents				0.00
Total				1,209.84
E - Refundable tax offsets				
				1,209.84
Sub-Total				1,209.84
Ignore Cents				0.00
Total				1,209.84
I - Remainder of refundable tax offsets				
				1,209.84

JL & DM Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
I - Remainder of refundable tax offsets				
Sub-Total				1,209.84
Ignore Cents				0.00
Total				1,209.84
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(950.84)
Sub-Total				(950.84)
Ignore Cents				0.00
Total				(950.84)



Income tax 551

Date generated	17/11/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **17 November 2020** to **17 November 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 Mar 2022	8 Mar 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$252.20		\$0.00
3 Mar 2022	3 Mar 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$252.20	\$252.20 CR
29 Jan 2021	3 Feb 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$899.72		\$0.00
29 Jan 2021	29 Jan 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$899.72	\$899.72 CR

A - Financial Statements

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

B - Permanent Documents

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report
- Super Fund Lookup.pdf
- ABN Lookup.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

JL & DM Superannuation Fund

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 18/06/2003
Tax File Number: Provided
ABN: 78021524893

Period: 01/07/2021 - 30/06/2022
Fund Type: SMSF
GST Registered: No

Postal Address:

67 Pennant Parade
Epping, New South Wales 2121

Physical Address:

67 Pennant Parade
Epping, New South Wales 2121

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Drury, John	77	2	1	Provided	Not Provided
Drury, Dianne	77	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	YML Chartered Accountants
Fund Contact	Drury, John
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Drury, John
Trustee	Drury, Dianne



Current details for ABN 78 021 524 893

ABN details

Entity name:	JL & DM SUPERANNUATION FUND
ABN status:	Active from 18 Jun 2003
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	NSW 2112

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **JL & DM SUPERANNUATION FUND** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



JL & DM SUPERANNUATION FUND

ABN details

ABN:	78 021 524 893 View record on ABN Lookup
ABN Status:	Active from 18 Jun 2003
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	67 PENNANT PDE EPPING NSW 2121 AUSTRALIA
Status:	Complying

Previous name(s)

Previous fund name	From	To
J L and D M Superannuation Fund	18 Jun 2003	21 Nov 2008

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

C - Other Documents

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Benefit_Pension_Pmt.pdf
- Minutes.pdf
- Yearly_stats.pdf
- [completed] SMSF Annual Admin Order Forms 2022 (13).pdf
- Investment_strategy.pdf
- Altered_Pension_Confirmation.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

JL and DM Superannuation Fund
108 Quarry Road
Ryde. NSW. 2112


1st April, 2006 ----- Reviewed and Confirmed 30th June 2022

Mr J L Drury
108 Quarry Road
Ryde NSW 2112

Allocated Pension Confirmation

It is hereby confirmed that the JL and DM Superannuation Fund will provide you with an Allocated Pension as per your recent application dated 21st March, 2006.

It is also confirmed that the pension payable to you from the Fund will have the following characteristics:

1. The pension complies with the relevant legislative standards, as set out in the SIS Regulations.
2. The pension has a commencement date, as requested, of 1st April, 2006.
3. The pension will be funded by the total amount in your superannuation account as at 1st April, 2006, being \$611,172.
4. Pension payments will be made to you quarterly each year (as requested) or as otherwise nominated by you and notified to the Trustee from time to time.
5. The pension amounts paid to you in a particular year will be nominated by you and notified to the trustee in writing from time to time. Furthermore, the amounts nominated by you must be within the minimum and maximum limits calculated at the start of each income year in accordance with Schedule 1A to the SIS Regulations. These amounts will be notified to you by the trustee each year.
6. The amount of pension to be paid to you for the quarter ending 30th June 2006 will be \$10,000 (as requested) which is within the minimum and maximum limits (prorated) for this year.
7. As requested, your spouse, Dianne Mary Drury, has been nominated as the only reversionary beneficiary in relation to your pension. Therefore, on your death, your pension can only be transferred to this reversionary beneficiary. 
8. The capital and income of the pension cannot be used as security for any borrowing.
9. Any part of the balance of your superannuation account can be commuted into a lump sum as requested by you and notified to the trustee in writing, at any time.

Please also note that the assessable amount of your pension each year may be reduced by the deductible amount of the pension, as advised to you by the trustee each year.

Signed.....

Dianne Mary Drury (as trustee of JL and DM Superannuation Fund)

Pension details 1 July 2021 to 30 June 2022

Pension per annum - Half payments twice per month

Returned to \$4,000/month Nov 2021
48,000 Adjusted to \$2,000/month Dec 2020

Month	Acc Balance Date	Acc Balance Amount	Minimum %	per annum	Payment Date	Payment Date	Amount	Commute
July	30/06/2021	314,322	3	9430	22/07/2021		2,000	0
Aug	23/07/2021	312,800	3	9384	5/08/2021		2,000	0
Sept	27/08/2021	312,052	3	9362	20/09/2021		2,000	0
Oct	1/10/2021	308,303	3	9249	13/10/2021		2,000	0
Nov	29/10/2021	307,695	3	9231	6/11/2021	25/11/2021	4,000	0
Dec	3/12/2021	302,363	3	9071	7/12/2021	16/12/2021	4,000	0
Jan	31/12/2021	300,759	3	9023	9/01/2022	17/01/2022	4,000	0
Feb	28/01/2022	296,679	3	8900	23/02/2022	25/02/2022	4,000	0
Mar	25/02/2022	289,966	3	8699	6/03/2022	19/03/2022	4,000	0
Apr	1/04/2022	286,099	3	8583	11/04/2022	26/04/2022	4,000	0
May	6/05/2022	281,273	3	8438	9/05/2022	23/05/2022	4,000	0
June	3/06/2022	273,828	3	8215	6/06/2022	17/06/2022	4,000	0
EOFY	30/06/2022	263,902	3	7917				
Total Payments							40,000	0

JL and DM Superannuation Fund
67 Pennant Parade
EPPING. NSW. 2121

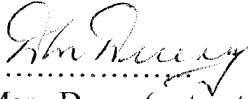
10 November, 2021

Mr J L Drury
67 Pennant Parade
EPPING NSW 2121

Allocated Pension

We acknowledge receipt of your request to alter the benefit payment arrangements to total \$4,000 per month replacing the current \$2,000 per month from your allocated income stream.

We note the aim of the adjustment is to re-align pension and personal payments to better cover changes in costs as a result of covid requirements.

Signed.....
Dianne Mary Drury (as trustee of JL and DM Superannuation Fund)

John L Drury
67 Pennant Parade
EPPING. NSW 2121

1 November, 2021

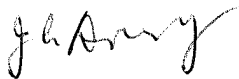
The Trustee,
JL and DM Superannuation Fund
67 Pennant Parade
EPPING. NSW. 2121

Please alter existing pension benefit payments as detailed below.

Please pay the allocated pension at \$4,000 per month, from November 2021 through June 2022, instead of the current \$2,000 per month.

This will re-align pension and personal payments to better reflect current price increases following the lifting of restrictions attributed to covid responses.

Thanking You,

A handwritten signature in black ink, appearing to read 'John Drury', written in a cursive style.

John Drury

JL & DM SUPERANUATION FUND

POLICY

1 July 2020 ----- Reviewed 1st July 2022

1.0 Fund Policy

The Trustees of the JL & DM Superannuation Fund recognize that to obtain good investment performance and to meet administration and legal obligations of trustees, there is a need for continuing attention to investment management and the administrative and tax matters of the fund.

The Trustees require:

Regular reporting and review of investment positions,
up to date records of investment activity and member funds and
the application of appropriate policies and procedures for managing risk.

2.0 Fund Structure

The Fund operates as a Self Managed Superannuation Fund under the regulations of the relevant provisions of the Superannuation Industry Supervision (SIS) Act and other pieces of legislation that affect superannuation funds.

3.0 Fund Objectives

The primary objective is to provide pensions to members on retirement or at age 65, or to their dependants should they die earlier.

Trustees must comply with the various requirements of a variety of legislation that affects the fund. This incorporates supporting systems and procedures for management of risk that will allow the Trustees to view and manage the Fund's exposures in a timely manner.

4.0 Transaction Authorisation

The trustees detailed in Appendix 1 are authorised to execute transactions on behalf of the Fund.

5.0 Authorised Signatories

The authorised signatories are listed in Appendix 1.

6.0 Authorised Investments

The Trustees can execute investments that comply with the relevant requirements of various regulations and legislative acts. Investments must be consistent with the Fund's Investment Strategy as detailed in section 7.0.

7.0 Investment Strategy

The Trustees will prepare and document an Investment Strategy that details the guidelines for investments over the short to medium term.

The Trustees will ensure that each member of the Fund receives a copy of the Investment Strategy as amended from time to time.

The Investment Strategy will be reviewed at least annually to ensure that it remains consistent with current economic and investment conditions, with the investment profiles of members and relevant legislation.

The Trustees will continually review the portfolio of investments to ensure compliance with the Strategy.

8.0 Operational Risk

The Fund is to have comprehensive documented policies and adequate control systems to measure, monitor and manage operations risk.

The Trustees are responsible for the documentation and regular review of policy and procedures and the maintenance of an adequate control structure.

An independent Audit will be conducted annually as required in the relevant legislation.

9.0 Amendments

Amendments to the Policy, Procedures and Strategy must be approved by the members. Details of amendments and approvals are to be recorded in the minutes of the regular meetings of the Trustees.

JL & DM Superannuation Fund

Investment Strategy

1st July 2021 ----- Reviewed 1st July 2022

Objectives

- An investment return in excess of inflation, that is, in excess of the Consumer Price Index (All Groups Weighted Average);
- To hold assets in a form to enable the Fund to discharge existing and future liabilities in a manner that satisfies the members.

Strategy

The Fund to have the ability to invest in the following areas:

- Direct equities and stocks, including participation in dividend reinvestment programs and rights issues or any other similar investments offered in this area;
- Property trusts and associated investments;
- Managed investments and associated products;
- Direct property investments; and
- Any other investment that is legal under the laws of the Commonwealth of Australia and its States and Territories.

In determining this strategy, the trustees will consider, in respect of each of the fund's investments, the aspects of the investment being in accordance with the fund's investment objectives and relevant legislation.

Further, the trustees will consider in respect of each investment, the risk to the fund and its member of acquiring it, the diversification of the investment vis a vis the other investments owned by the fund, the liquidity requirements of the fund in meeting its liabilities and the effect that this investment will have on those requirements and all matters relating to the prudential nature of the investment after having assessed the entire financial position of the member.

The trustees have and will periodically, consider the death and disability insurance needs for each member. Resolutions to be recorded in meeting minutes each year as appropriate.

The trustee will ensure that all the fund's investments are monitored and continue to comply with this strategy and the relevant legislation. The trustee reserves the right to alter this strategy at any time.

Minutes of meeting of Trustees of: JL AND DM SUPERANNUATION FUND

Held at: 67 Pennant Parade Epping NSW 2121

On: 7th July 2021

Present: DRURY John Laurance
DRURY Dianne Mary

Chairperson: DRURY John Laurance

Purpose of Meeting: To receive activity statement and supporting documentation for the year to 30 June 2021, to review markets and positions and record other significant items.

Activity Statement: A statement for the half year ended 30 June 2021 was tabled and approved. Various *Stock Market Plus* reports detailing current positions and transaction records were also included. These reports had been reconciled to the Fund bank accounts.

It was noted that Receivers for Provident Capital have advised that all known assets of the Receivership have now been realized and a likely final distribution has been made.

A Notice to Debenture holders has advised that the Debentures have no further value pursuant to section 104.145 of the Income Tax Assessment Act 1997. A position being held by JL and DM Super has now been closed.

Contributions: For the record, it was noted that no Super Fund contributions were received during the year.

Allocation of Income: It was resolved that net income of the Fund be proportionally allocated to Members based on the member's Fund balance.

Audit and Tax: It was noted that the tax and audit requirements for the 19/20 year were again completed satisfactorily by SuperHelp.

The Trustees resolved to again appoint SMSF Audit Australia Pty Ltd / SuperHelp Australia for 20/21 audit and tax requirements.

Trust Deed and Trustee Status: The JL and DM Superannuation Fund Trust Deed, previously updated in March 2017 by Access Law Group, remains in place.

Each of the trustees confirmed that they are qualified to act as trustees of the Fund and that they are not disqualified persons as defined by Section 126K of the SIS Act.

NB. DOCUMENTS SUPPLIED WITH ORIGINAL MINUTES IN 20/21 YEAR

Policy and Investment Strategy:

It was resolved that the Fund's existing investment strategy has been reviewed by the Trustee who, after considering:

- 1) the risk involved in making, holding and realizing, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements,
- 2) *the composition of the Fund's investments including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification,*
- 3) the liquidity of the Fund's investments having regard to its expected cash flow requirements,
- 4) the ability of the Fund to discharge its existing and prospective liabilities, and
- 5) the death and disability insurance needs of each member whilst taking into consideration the members ages and the cost of such insurance,

The trustees have reviewed the investment strategy and agree that it continues to satisfy the objectives of the Fund. They are satisfied that the said investment strategy requires no further modification or adaptation at this time.

The Trustees are cognizant of current low interest rates and the potential for sharply rising inflation. The Trustees are ready to adjust current holdings to facilitate increased activity in high yielding stocks.

Insurance:

The trustees have reviewed the Policy document to ensure it also remains consistent with relevant legislation.

Expenses:

The Trustees have reviewed insurance needs and are satisfied that the current covers are appropriate.

There were no abnormal expenses incurred during the past year.

Confirmation:

Signed by the Chairperson as and for a true and accurate record.

Chairperson



Date 7/7/2021

Minutes of meeting of Trustees of: JL AND DM SUPERANNUATION FUND

Held at: 67 Pennant Parade Epping NSW 2121

On: 3rd November 2021

Present: DRURY John Laurance
DRURY Dianne Mary

Chairperson: DRURY John Laurance

Purpose of Meeting: To confirm a Westpac Term Deposit matured and redeemed.

Term Deposit: The Trustees confirmed a Westpac Term Deposit, 422916, matured and was redeemed 1st November 2021 to 032088 355354.

Confirmation: Signed by the Chairperson as and for a true and accurate record.

Chairperson J L A

Date 3/11/2021

Minutes of meeting JL AND DM SUPERANNUATION FUND
of Trustees of:

Held at: 67 Pennant Parade Epping NSW 2121

On: 20th November 2021

Present: DRURY John Laurance
DRURY Dianne Mary

Chairperson: DRURY John Laurance

Purpose of Meeting: To review and confirm documents collected for tax and accounting requirements and the delivery of same to SuperHelp.

Documents for Accounting: All documents were collated and bundled according to SuperHelp guides.

Delivery to SuperHelp: The package was hand delivered to SuperHelp on 17/11/2021.

Confirmation: Signed by the Chairperson as and for a true and accurate record.

Chairperson *J R A*

Date 20/11/2021

Minutes of meeting of Trustees of: JL AND DM SUPERANNUATION FUND
Held at: 67 Pennant Parade Epping NSW 2121
On: 28th December 2021
Present: DRURY John Laurance
DRURY Dianne Mary
Chairperson: DRURY John Laurance
Purpose of Meeting: To receive and confirm ANZ dividend statement. Also to record and confirm letters from and to member John Drury regarding adjustments to Pension payments.
ANZ Dividend: The Trustees confirmed receipt of a dividend from ANZ on 16 Dec for 1431.36.
Pension Adjustment: Letters from and to member John Drury regarding an adjustment to pension payments resulting from Interest rates and Covid issues were confirmed.
Confirmation: Signed by the Chairperson as and for a true and accurate record.

Chairperson 

Date 28/12/2021

Minutes of meeting JL AND DM SUPERANNUATION FUND
of Trustees of:

Held at: 67 Pennant Parade NSW 2121

On: 15th January 2022

Present: DRURY John Laurance
DRURY Dianne Mary

Chairperson: DRURY John Laurance

Purpose of Meeting: To receive activity statement and supporting documentation for the half year to 31 December 2021 and to review markets and positions.

Activity Statement: A statement for the half year ended 31 December 2021 was tabled and approved. Various Stock Market Plus reports detailing current positions and transaction records were also included. These reports had been reconciled to the Fund bank accounts.

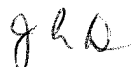
Whilst further exposure to the Share market is considered prudent, with deposit interest rates at record lows, it was agreed that with markets close to index highs and massive global debt levels, a cautious approach would be maintained.

Policy and Investment Strategy: The trustees have reviewed the investment strategy and agree that it continues to satisfy the objectives of the Fund. They are satisfied that the said investment strategy requires no further modification or adaptation at this time.

Investment Diversification: The ATO has indicated that SMSF's should review strategy and investments to ensure adequate diversification, with the aim to reduce risk if any one investment should fail.

The Trustees have included the review into the half yearly statements.

Confirmation: Signed by the Chairperson as and for a true and accurate record.

Chairperson 

Date 15/1/2022

**Minutes of meeting
of Trustees of:**

JL AND DM SUPERANNUATION FUND

Held at:

67 Pennant Parade Epping NSW 2121

On:

10th March 2022

Present:

DRURY John Laurance
DRURY Dianne Mary

Chairperson:

DRURY John Laurance

Purpose of Meeting:

To receive and record ATO statement and tax refund. Also a receipt from SuperHelp for fees.

To also record requests for documents to be signed 23rd and 24th February and confirmation and return of signed documents on 28th February.

Advice received that returns had been lodged with ATO on 3rd March and our documents returned on 8th March 2022.

ATO Tax Refund:

An ATO Refund statement was received and confirmed. The refund due was 511.20 less Supervision levy 259.00 with the deposit of the balance 252.20 on 8th March 2022. It was noted the Levy was the same as last year.

SuperHelp Receipt:

A receipt from SuperHelp covering payments for Annual Administration Fees was received and confirmed.

**Documents for Tax
and Accounting:**

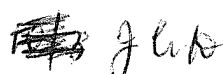
It was confirmed that documents were signed as requested and returned.

It was confirmed the package of documents supplied for auditing and accounting were returned when accounts and returns were finalized.

Confirmation:

Signed by the Chairperson as and for a true and accurate record.

Chairperson



Date 10/3/2022

**Minutes of meeting
of Trustees of:**

JL AND DM SUPERANNUATION FUND

Held at:

67 Pennant Parade Epping NSW 2121

On:

22nd March 2022

Present:

DRURY John Laurance
DRURY Dianne Mary

Chairperson:

DRURY John Laurance

Purpose of Meeting:

To confirm payment of invoice for out of pocket expenses for the 12 months to 31 December 2020.

**Invoice OOP
Expenses:**

The invoice for expenses covering the 12 months to 31 December 2021 and the payment of same was approved.

Confirmation:

Signed by the Chairperson as and for a true and accurate record.

Chairperson *J L*

Date *22/3/2022*

**Minutes of meeting
of Trustees of:**

JL AND DM SUPERANNUATION FUND

Held at:

67 Pennant Parade Epping NSW 2121

On:

10th June 2022

Present:

DRURY John Laurance
DRURY Dianne Mary

Chairperson:

DRURY John Laurance

Purpose of Meeting:

To record details of an ATO TBAR Instructions form "What and when to report" updated 3rd June 2021.

**ATO TBAR
Instructions:**

The instructions form indicates that no transfer balance account report is needed for:

Pension payments

Investment earnings and losses

When an income stream ceases because the interest has been exhausted

The death of a member or any transactions on or after date of death

The balance of the members pension accounts at 30 June each year

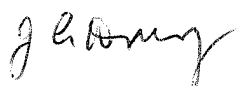
From 1 July 2018, the information will be provided to the ATO on our SMSF annual return.

It was resolved that, based on the above instructions and Fund value below one million, the Trustee would no longer provide the report to the ATO, unless requested to do so.

Confirmation:

Signed by the Chairperson as and for a true and accurate record.

Chairperson



Date 10/6/2022

Minutes of meeting of Trustees of: JL AND DM SUPERANNUATION FUND

Held at: 67 Pennant Parade Epping NSW 2121

On: 30th June 2022

Present: DRURY John Laurance
DRURY Dianne Mary

Chairperson: DRURY John Laurance

Purpose of Meeting: To receive and confirm Pension Payment and minimum drawdown report for the year.

To confirm Binding Reversionary Beneficiary Nomination .

Pension Payment and Minimum Drawdown: The Trustees provided details of pension payments and minimum drawdown requirements. The report was received and confirmed.

Binding Reversionary Beneficiary: For the record, the Trustees confirmed that relevant documentation has been reviewed and confirmed. The Binding Beneficiary was established at the same time in 2003 when the Super Fund was formed and has been confirmed regularly.

Confirmation: Confirmation has been recorded in appropriate Minutes and a copy of the original has been attached with these minutes.

Signed by the Chairperson as and for a true and accurate record.

Chairperson *J Laurance* **Date** 30/6/2022

Minutes of meeting of Trustees of: JL AND DM SUPERANNUATION FUND

Held at: 67 Pennant Parade Epping NSW 2121

On: 6th July 2022

Present: DRURY John Laurance
DRURY Dianne Mary

Chairperson: DRURY John Laurance

Purpose of Meeting: To receive activity statement and supporting documentation for the year to 30 June 2022, to review markets and positions and record other significant items.

Activity Statement: A statement for the half year ended 30 June 2022 was tabled and approved. Various *Stock Market Plus* reports detailing current positions and transaction records were also included. These reports had been reconciled to the Fund bank accounts.

Contributions: For the record, it was noted that no Super Fund contributions were received during the year.

Allocation of Income: It was resolved that net income of the Fund be proportionally allocated to Members based on the member's Fund balance.

Audit and Tax: It was noted that the tax and audit requirements for the 20/21 year were again completed satisfactorily by SuperHelp.

The Trustees resolved to again appoint SuperHelp Australia Pty Ltd and their agents for 21/22 audit and tax requirements.

Trust Deed and Trustee Status: The JL and DM Superannuation Fund Trust Deed, previously updated in March 2017 by Access Law Group, remains in place for the time being.

It is noted that, following an audit recommendation, arrangements have been made to have the Trust Deed reviewed and updated during the 22/23 financial year.

Each of the trustees confirmed that they are qualified to act as trustees of the Fund and that they are not disqualified persons as defined by Section 126K of the SIS Act.

Policy and Investment Strategy: It was resolved that the Fund's existing investment strategy has been reviewed by the Trustee who, after considering:

- 1) the risk involved in making, holding and realizing, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements,
- 2) the composition of the Fund's investments including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification,
- 3) the liquidity of the Fund's investments having regard to its expected cash flow requirements.
- 4) the ability of the Fund to discharge its existing and prospective liabilities, and
- 5) the death and disability insurance needs of each member whilst taking into consideration the members ages and the cost of such insurance,

The trustees have reviewed the investment strategy and agree that it continues to satisfy the objectives of the Fund. They are satisfied that the said investment strategy requires no further modification or adaptation at this time.

The Trustees are closely watching current rising interest as a result of sharply rising inflation. The Trustees are ready to adjust current holdings to facilitate increased activity in high yielding stocks.

The trustees have reviewed the Policy document to ensure it also remains consistent with relevant legislation.

Insurance:

The Trustees have reviewed insurance needs and are satisfied that the current covers are appropriate.

Expenses:

There were no abnormal expenses incurred during the past year.

Signed by the Chairperson as and for a true and accurate record.

Confirmation:

Chairperson

JLD

Date 6/7/2022

JL & DM Superannuation Fund

Statement for the Half Year ended 31 December 2021

- **Operation:**

There have been no changes to the day to day operations of the fund. The Trustees continue to monitor investment positions and markets on a daily/weekly basis and transactions are recorded, marked to market, and reported weekly.

- **SMSF Value**

The Holdings report for 31 December 2021 indicates a new value of \$300,759, down from \$314,323 on 30 June 2021 and \$315,755 at 31 December 2020. This reflects movements in share market values, record low interest rates and ongoing pension payments.

- **Costs:**

Costs of running and maintaining the Fund include the usual expenses, ranging from stationary to computers and communication access fees.

Total expenses (excluding bank, brokerage and audit fees and taxes) for the Dec/Dec 12 month period are expected to be in line with last year.

- **Members:**

Members remain at two. All rights and obligations of members and trustees are set out in the Trust Deed and Investment Policy and Strategy documents which have been prepared by the trustees and accepted by audit oversight. These documents are available for reference at any time.

- **Investment Activity and Diversification:**

Shares – Current positions are detailed in the attached Holdings report. Given the long-term requirements of the fund, an exposure to the share market is considered prudent, particularly with deposit interest rates maintaining record lows. However, with markets nearing index highs and massive global debt levels due to the pandemic, further share market investments will remain on hold.

Current investment profile - members are aged 77, very conservative (risk averse).

Current portfolio weighting – cash 81.80% (5.75%) - Fixed Interest 0.0% (77.8%) - Stocks 18.20% (14.30%).

Property - considered long term and not fully suitable.

Managed investments - suitable but as mentioned above, very uncertain.

Cash and fixed interest currently do not offer great returns but are considered relatively safe.

Stocks – Given expected increases in interest rates and particularly higher inflation, a move to an increased stock weighting and a lower cash weighting is being considered.

- **Interest Bearing Investments**

All term deposits have now been closed: Provident Capital has been finalized and the last term deposit redeemed for cash.

Date	With	Amount AUD	Rate	Maturity
30/06/21	Provident Capital	0	0.0%	Finalised
31/10/21	Westpac	245,732.59	0.0%	Redeemed

Interest rates are maintaining record low levels but are expected to increase later in 2022. In the meantime, cash amounts remain in interest bearing cash management accounts.

- **Provident Capital**

The last property has finally been sold and distributions have been completed. An update from the Provident Capital Receivers in June 2021 included a small final distribution and advised that no further proceeds are expected.

- **Compliance with Policy and Strategy**

Investments and activity continue to comply with policy, strategy, and relevant legislation requirements.

JL & DM Superannuation Fund

Statement for the Half Year ended 30 June 2022

- **Operation:**

There have been no changes to the day-to-day operations of the fund. The Trustees continue to monitor investment positions and markets on a daily/weekly basis and transactions are recorded, marked to market, and reported weekly.

- **Covid 19:**

The half year to June 30 has seen Covid control issues steadily removed with current wisdom that people should learn to live with the virus rather than aiming to eradicate it. Nevertheless, infection rates, hospitalisations and mortality, remain stubbornly high.

High government debt and squeezed global economies are likely to have severe impacts for years to come.

Social impacts resulting from school closures, household and community lockdowns, as well as the experimental vaccines being employed, are likely to have long term impacts not currently envisaged.

Equities and financial markets have been resilient, holding steady market values until the April/June quarter, when inflation reared its head. This has necessitated stiff interest rate increases to regain control. No one can say where this will end.

- **Earnings**

The Holdings report for 30 June 2022 indicates a new value of \$263,902, down from \$300,759 on 30 December 2021 and down from \$314,323 at June 2021. This result reflects low interest rates, a sudden drop in share prices and pension payouts over the period.

- **Costs:**

Costs of running and maintaining the Fund include the usual expenses, ranging from stationary to computers and communication access fees.

Total expenses (excluding bank, brokerage and audit fees and taxes) for the Dec/Dec 12 month period were \$1645.27, down from \$1755.40 for the corresponding period last year. The slightly lower cost is a result of lower technology related expenses.

- **Members:**

Members remain at two. All rights and obligations of members and trustees are set out in the Trust Deed and Investment Policy and Strategy documents which have been prepared by the trustees and are available for reference at any time.

- **Investment Activity and Diversification:**

Shares – Current positions are detailed in the attached Holdings report. Share market prices had a good recovery after the 2020 Corona low but rising inflation and interest rates in the April/June quarter this year has prompted another sell-off.

World and Australian debt levels, a major issue before the pandemic, are much worse now and still climbing.

Political instability, involving China's aggressive attitude to Taiwan and in the Indo Pacific, Russia's invasion of Ukraine and very recent build-up of NATO actions, are keeping confidence restrained.

Only one share position has been maintained while markets are so uncertain. Rising interest rates will eventually attract term depositors and low share prices will attract some to re-enter the equities and other markets, aiming to help savings to keep pace with inflation.

Current Investment profile - members are aged 77 - very conservative (risk averse).

Current portfolio weighting – cash 81.7% - Fixed Interest 0.0% - Stocks 18.3%.

Property - considered long term and not fully suitable.

Managed investments – markets very uncertain but must soon be considered to maintain value against rising inflation, regardless of some risk.

Cash and fixed interest currently do not offer great returns but rising inflation and interest rates could become attractive in the medium term.

- **Interest Bearing Investments**

The last Term Deposit was closed during the year, looking for a place in the equity market.

Date	With	Amount AUD	Rate	Maturity
31/10/21	Westpac	245,732.59	0.20%	Closed

Interest rates remained at historically low levels of 0.01% with the Reserve Bank indicating no change until 2024. This idea could not be maintained when inflation took hold, reaching over 5% in April. In the meantime, cash amounts remain in interest bearing cash management accounts.

- **Provident Capital**

The previously held position was closed in June 2021 when Provident was effectively wound-up.

- **Compliance with Policy and Strategy**

Current positions and ongoing account and maintenance activity remain within strategy and policy requirements.



SuperHelp Australia Pty Ltd

SMSF Annual Admin Order Form

Address: PO Box 1906
Macquarie Centre NSW 2113
Email: info@superhelp.com.au
Phone: 1 300 736 453

1 SMSF Name:	JL and DM Superannuation Fund
2 Current Postal Address:	67 Pennant Parade Epping NSW 2121
3 Current Street Address (If same as Postal Address, write 'As Above'):	AS Above
4 Please tick yes if you would like us to update your new address with the tax office.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
5 Contact Name:	John Drury
6 Contact Phone:	(Work) (Home) 02 96141008 (Mobile) 0401 167905
7 Contact Email Address:	john.drury@optusnet.com.au



SuperHelp Australia Pty Ltd

Accounting and Reporting Engagement Letter

Address:	PO Box 1906 MACQUARIE CENTRE, NSW 2113
Email:	info@superhelp.com.au
Phone:	1300 736 453

Following our discussions, we are pleased to undertake the engagement as set out below (any changes shall be by agreement of both parties and evidenced in writing):

- Prepare financial and other statements for the SMSF as requested, and
- Prepare and lodge SMSF Income Tax Return
- Liaise with Independent Auditor to perform Audit for the SMSF

Terms of Engagement

This letter is to confirm our understanding of the terms of our engagement and the nature and limitation of the services that we provide.

Purpose, Scope and Output of the Engagement

The firm will provide taxation and accounting services listed above to the trustees. Such services will be conducted in accordance with the relevant professional and ethical standards issued by the Accounting Professional & Ethical Standards Board Limited (APESB).

These services will be provided to assist trustees and members to meet their reporting obligations to the Australian Taxation Office (ATO) and your other service needs.

The extent of our procedures and services will be limited exclusively for this purpose only unless otherwise agreed to. As a result:

- no audit or review will be performed and accordingly, no assurance will be expressed;
- our engagement cannot be relied upon to disclose irregularities including fraud, other illegal acts and errors that may exist. However, we will inform you of any such matters they may come to our attention; and
- the financial statements and income tax return for your entities will be prepared or distribution to the trustees and members for the purpose noted above. We disclaim any assumption of responsibility for any reliance on our report to any person or entity other than those parties indicated, and for any purpose other than for which it was prepared. Our report will contain a disclaimer to this effect.

Responsibilities

In conducting this engagement, information acquired by us in the course of the engagement is subject to strict confidentiality requirements. That information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent.

We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of ICAA, CPA or NPA which monitors compliance with professional standards by its members. We advised you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program.

We may collect Personal Information about you when we provide services to you. If we do, you agree to work with us to ensure that we both meet the obligations that we may have under the Privacy Act 1988(Cth) (as amended)(Privacy Act). The obligations may include notifying the relevant person to whom the personal information relates who we are and how we propose to use their personal information. Where you have collected personal information, you confirm that you have collected the personal information in accordance with the Privacy Act, that you are entitled to provide this personal information to us and that we may use and disclose the personal information for the purpose/s we provide our services to you. We will handle personal information in accordance with the Privacy Act.

You are responsible for the reliability, accuracy and completeness of the accounting records, particulars and information provided and disclosure of all material and relevant information. You are required to arrange for reasonable access by us to relevant individuals and documents, and shall be responsible for both the completeness and

accuracy of the information supplied to us. Any advice given to you is only an opinion based on our knowledge of your particular circumstances. You or your staff are responsible for maintaining and regularly balancing all books of accounts, and the maintenance of an adequate accounting and internal control system. You have obligations under self assessment to keep full and proper records in order to facilitate the preparation of accurate returns.

A taxpayer is responsible under self assessment to keep full and proper records in order to facilitate the preparation of a correct return. Whilst the Commissioner of Taxation will accept claims made by a taxpayer in an income tax return and issue a notice of assessment, usually without adjustment, the return may be subject to later review. Under the taxation law such a review may take place within a period of up to four (4) years after tax becomes due and payable under the assessment. Furthermore, where there is fraud or evasion there is no time limit on amending the assessment. Accordingly, you should check the return before it is signed to ensure that the information in the return is accurate.

Professional fees and payments

Fees for our services are as per the attached quotation / as per our schedule of fees published on our website / as agreed. All our fees must be paid prior to lodgement of tax return or other such documents.

Information relating to your affairs

Our firm may from time to time use the services of third party contractors to perform some of the services we are engage to perform for you. You hereby authorises us to disclose information relating to that client's affairs to all such third party contractors as we may choose to engage to perform such work.

From time to time our firm and our third party contractors may engage external IT service providers (including in relation to 'cloud computing' services) in the performance of services under this engagement. You hereby authorise us and our third party contractors to disclose information relating to those client's affairs to all such external IT service providers as we or our third party contractors may choose to engage.

Documents

Before we lodge any documentation on your behalf, we will contact or forward draft documentation for your approval. We shall endeavour to ensure that documentation is lodged with the relevant departments by the due dates, provided all information and documentation is received in our office at least 20 (twenty) working days earlier to allow us adequate time for preparation and lodgement of the documentation.

Responsibility for Accounting and internal control systems

We advise that the responsibility for the maintenance of an accounting and internal control systems rests with you (the client), including the protection of and prevention against fraud. You will be responsible for the maintenance and keeping of books of account.

You are responsible for the information contained in any statutory return and you must retain all necessary supporting documentation to substantiate your transaction. We shall not take responsibility for any failure on your behalf to maintain adequate records.

Ownership of documents

All original documents obtained from you arising from the engagement shall remain your property. However, we reserve the right to make a reasonable number of copies of the original documents for our records.

Final financial statements, tax returns and any other documents which we are engaged to prepare, together with any other original documents given to us, shall remain your property. Any other document prepared by us or on our behalf including general journals, working papers, the general ledger, draft financial statements and/or tax returns, will remain our property subject to any statutory obligations.

The firm has a policy of exploring a legal right of lien over any client documents in our possession in the event of a dispute. The firm has also established dispute resolution processes.

Limitation of Liability

Our liability is limited by a scheme approved under Professional Standards Legislation.

You (the client) agree that our liability will be limited to the fee rendered for the professional services we have provided to you which has given rise to the event in respect of which you have made a claim.

Privacy

We undertake to take every reasonable precaution to keep your records confidential and safe. We may disclose information provided by you to other accounting and audit professionals to complete your work, in which case we will endeavour to ensure that we obtain similar undertakings from them.

Auditor Engagement

By signing this engagement letter, the trustees authorise SuperHelp Australia Pty Ltd to engage one of the auditors from their audit panel to audit their SMSF. The trustees understand that auditors may change time to time for their fund depending on their availability.

Yours faithfully

For and on behalf of SuperHelp Australia Pty Ltd

Confirmed and accepted by

SMSF Fund name : JL and DM Superannuation Fund

Trustee 1 Name . . : John L Drury

Trustee 1 signature : *John L Drury* Date : 09 Nov 2022

Trustee 2 Name . . : Dianne M Drury

Trustee 2 signature : *Dianne M Drury* Date : 09 Nov 2022



Document Details

Title	SMSF Annual Admin Order Forms 2022.pdf
File Name	Annual_Admin_Order_Acctg_Engagement_Letter_2022.pdf
Document ID	6e89427f11e94df4b1b48a190b5aedc5
Fingerprint	aff757deb603a8de230e77b554714948
Status	Completed

Document History

Document Created	Document Created by Superhelp Australia Pty Ltd (support@superhelp.com.au) Fingerprint: 4b90acd79a08805549b0b05ec8e03d03	09 Nov 2022 11:51AM Australia/Sydney
Document Sent	Document Sent to John L Drury (john.drury@optusnet.com.au)	09 Nov 2022 11:51AM Australia/Sydney
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D - Pension Documentation

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

JL & DM Superannuation Fund

Pension Summary

As at 30 June 2022

Member Name : Drury, John

Member Age : 76* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
DRUJOH 00001P	Account Based Pension	01/07/2007	3.84%	3.00%	\$9,450.00*	N/A	\$40,000.00	\$0.00	\$40,000.00	NIL

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

					\$9,450.00	\$0.00	\$40,000.00	\$0.00	\$40,000.00	\$0.00
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Total :

					\$9,450.00	\$0.00	\$40,000.00	\$0.00	\$40,000.00	\$0.00
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*Age as at 01/07/2021 or pension start date for new pensions.

JL & DM Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Dianne Drury										
John Drury										
	Below Cap									
		01/07/2021		Cap Indexation (72.00%) - Highest TBA (457732.71/ 1600000.00)	N/A				1,672,000.00	1,214,267.29
		01/07/2021		Opening Balance				457,732.71	1,672,000.00	1,214,267.29

E - Estate Planning

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members