
Workpapers - 2021 Financial Year

Ward Superannuation Fund

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 13 September 2022

Lead Schedule

2021 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$17.40)	(\$3,112.79)	(99.44)%	Ready for Review
23900	Dividends Received	(\$1,223.19)	(\$1,311.88)	(6.76)%	Ready for Review
24700	Changes in Market Values of Investments	\$8,655.99	(\$20,810.94)	(141.59)%	Ready for Review
25000	Interest Received	(\$80.03)	(\$1.11)	7109.91%	Ready for Review
26500	Other Investment Income	\$66.14	(\$58.55)	(212.96)%	Ready for Review
30100	Accountancy Fees	\$3,630.00		100%	Ready for Review
30400	ATO Supervisory Levy	\$518.00		100%	Ready for Review
30700	Auditor's Remuneration	\$660.00		100%	Ready for Review
48500	Income Tax Expense	\$3,674.38	\$247.21	1386.34%	Ready for Review
49000	Profit/Loss Allocation Account	(\$15,883.89)	\$25,048.06	(163.41)%	Ready for Review
50000	Members	(\$150,717.09)	(\$166,600.98)	(9.53)%	Ready for Review
60400	Bank Accounts	\$9,329.15	\$12,095.13	(22.87)%	Ready for Review
61800	Distributions Receivable	\$17.40	\$3,112.79	(99.44)%	Ready for Review
69100	ATO Activity Statement Account		\$446.62	100%	Ready for Review
74700	Managed Investments (Australian)	\$25,942.78	\$26,626.81	(2.57)%	Ready for Review
77600	Shares in Listed Companies (Australian)	\$53,835.00	\$113,095.00	(52.4)%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
77700	Shares in Listed Companies (Overseas)	\$65,267.14	\$12,185.24	435.62%	Ready for Review
77800	Shares in Unlisted Private Companies (Australian)			0%	Ready for Review
85000	Income Tax Payable /Refundable	(\$3,496.38)	(\$960.61)	263.97%	Ready for Review
86000	PAYG Instalment Payable	(\$178.00)		100%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started
C	Other Documents				Ready for Review
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

23800 - Distributions Received

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
OMF0003AU	Atlantic Pacific Australian Equity	(\$17.40)	(\$3,112.79)	(99.44)%
TOTAL		CY Balance	LY Balance	
		(\$17.40)	(\$3,112.79)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- Distribution Received.pdf
- Annual Tax Statement - Atlantic Pacific Aust Equity.pdf

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](#)

Ward Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Received	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	
Managed Investments (Australian)															
OMF0003AU Atlantic Pacific Australian Equity															
30/06/2021	17.40						S								0.00
30/06/2021	0.00	0.16	0.01	5.87			I			11.36					0.00
	17.40	0.16	0.01	5.87						11.36					0.00
<i>Net Cash Distribution:</i>	<i>17.40</i>														
	17.40	0.16	0.01	5.87						11.36					0.00

Ward Superannuation Fund Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable				Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
TOTAL	17.40	0.16	0.01	5.87							11.36				0.00	17.40

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	0.00	0.00
Total	0.00	0.00

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	0.16	0.01	5.87		6.04		6.04

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

2 August 2021

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Attribution Managed Investment Trust Member Annual (AMMA) Statement
For the year ended 30 June 2021
Atlantic Pacific Australian Equity Fund

Part A - Your Details

You are recorded as being: Superannuation Fund
 Australian Tax File Number (TFN) / ABN Quoted: Provided
 Country of residence at 30 Jun 2021: Australia

Part B - Summary of 2021 Tax Return (supplementary section) Items

	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	5.88	13U
Franked distributions from trusts	0.16	13C
Other deductions relating to non-primary production income	0.00	13Y
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for tax withheld where Australian business number not quoted	0.00	13P
Share of franking credit from franked dividends	0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Early stage venture capital limited partnership: current year tax offset	0.00	T7K
Early stage investor: current year tax offset	0.00	T8L
Other refundable tax offsets: Exploration credits	0.00	T9 (Code E)
Net capital gain	0.00	18A
Total current year capital gains	0.00	18H
Credit for foreign resident capital gains withholding amounts	0.00	18X
CFC Income	0.00	19K
Transferor trust income	0.00	19B
Assessable foreign source income	11.36	20E
Other net foreign source income	11.36	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offsets *	0.00	20O

* The foreign income tax offset represents foreign income tax offsets in respect of both foreign income and foreign capital gains derived by the Fund. Foreign income tax offsets on foreign capital gains have not been reduced by the capital gains tax discount.

Please retain this statement for Income Tax Purposes

Part C Component of attribution	Cash Distribution	Tax Paid/Frinking Credit (grossed up)	Attribution	Tax return Label
Australian Income				
Interest (subject to withholding tax)	0.00		0.00	
Interest (not subject to withholding tax)	0.00		0.00	
Dividends: unfranked amount	0.01		0.01	
Dividends: unfranked amount declared to be CFI	0.01		0.01	
Dividends: unfranked amount not declared to be CFI	0.00		0.00	
Dividends: less LIC capital gain deduction	0.00		0.00	
Other assessable Australian income	5.87		5.87	
NCMI - Non-primary production	0.00		0.00	
Excluded from NCMI - Non-primary production	0.00		0.00	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	5.88		5.88	13U
Dividends: Franked amount	0.16	0.00	0.16	13C/13Q
Capital gains				
Capital gains discount - Taxable Australian property	0.00		0.00	
Capital gains discount - Non-Taxable Australian property	0.00	0.00	0.00	
Capital gains other - Taxable Australian property	0.00		0.00	
Capital gains other - Non-Taxable Australian property	0.00	0.00	0.00	
NCMI capital gains	0.00		0.00	
Excluded from NCMI capital gains	0.00		0.00	
Net capital gain	0.00	0.00	0.00	18A
AMIT CGT gross up amount	0.00		0.00	
Other capital gains distribution	0.00		0.00	
Total current year capital gains	0.00	0.00	0.00	18H
Foreign income				
Other net foreign source income	11.36	0.00	11.36	20M/20O
Assessable foreign source income	11.36	0.00	11.36	20E
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	20F
CFC income	0.00		0.00	19K
Transferor trust income	0.00		0.00	19B
Total foreign income	11.36	0.00	11.36	
Tax offsets				
	Amount	Tax return label		
Franking credit tax offset (including Australian franking credits from a New Zealand franking company)	0.00	13Q / 20F		
Foreign income tax offset	0.00	20O		
Total tax offsets	0.00			

<u>Other non-assessable amounts and cost base details</u>	Cash distribution	Attribution/Amount	Other amount
Net exempt income	0.00	0.00	
Non-assessable non-exempt amount	0.00	0.00	
Other non-attributable amounts	0.00		
Gross cash distribution	17.40		17.40
AMIT cost base net amount - excess (decrease)			0.00
AMIT cost base net amount - shortfall (increase)			0.00

<u>Other amounts deducted from trust distribution</u>	Cash Amount	Tax return label
TFN amounts withheld	0.00	13R
Non-resident withholding tax deducted	0.00	
Other expenses	0.00	13Y
Credit for foreign resident capital gains withholding	0.00	18X
Net cash distribution	17.40	

31 August 2021

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Periodic Statement

Atlantic Pacific Australian Equity Fund

This statement details your transactions in the fund for the period 1 July 2020 to 30 June 2021

Date	Transaction	Transaction Amount (\$)	Transaction Price (\$)	Transaction Units	Unit Balance	Redemption Price (\$)	Balance (\$)
01-07-2020	Opening Balance				18,886.7901	1.2455	23,523.50
01-07-2020	Reinvestment	3,112.79	1.2467	2,496.8236	21,383.6137	1.2455	26,633.29
30-06-2021	Distribution	17.40					
30-06-2021	Closing Balance				21,383.6137	1.2124	25,925.49

23900 - Dividends Received

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
AMAT.NDQ	Applied Materials Inc.	(\$44.40)		100%
ANTO.L	Antofagasta Plc	(\$10.94)	(\$32.69)	(66.53)%
CENTERRAGOLD	Centerra Gold		(\$15.10)	100%
EVN.AX	Evolution Mining Limited	(\$320.00)	(\$260.00)	23.08%
HL.NYE	Hecla Mining Co.	(\$5.56)		100%
IGO.AX	IGO Limited	(\$100.00)	(\$280.00)	(64.29)%
KGC.NYE	Kinross Gold Corp.	(\$43.86)		100%
NCM.AX	Newcrest Mining Limited	(\$218.43)	(\$164.09)	33.12%
RRL.AX	Regis Resources Limited	(\$240.00)	(\$320.00)	(25)%
SBM.AX	St Barbara Limited	(\$240.00)	(\$240.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$1,223.19)	(\$1,311.88)	

Supporting Documents

- Investment Income Comparison Report [Report](#)
- EVN_Dividend_Advice_2021_03_26.pdf
- EVN_Dividend_Advice_2020_09_25.pdf
- RRL_Payment_Advice_2020_10_16.pdf
- SBM_Payment_Advice_2021_03_24.pdf
- SBM_Payment_Advice_2020_09_29.pdf
- Dividend Received.pdf
- Dividend Reconciliation Report [Report](#)
- NCM_Dividend_Advice_2020_09_25.pdf
- Macrovue - Income Report.pdf
- NCM_Dividend_Advice_2021_03_25.pdf
- RRL_Payment_Advice_2021_03_25.pdf
- IGO_Payment_Advice_2020_09_25.pdf
- Dividend Received.pdf [AMAT.NDQ](#)

Standard Checklist

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

Ward Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

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)										
EVN.AX Evolution Mining Limited										
25/09/2020	180.00	0.00	180.00	77.14						
26/03/2021	140.00	0.00	140.00	60.00						
	320.00	0.00	320.00	137.14						
IGO.AX IGO Limited										
25/09/2020	100.00	100.00	0.00	0.00						
	100.00	100.00	0.00	0.00						
NCM.AX Newcrest Mining Limited										
25/09/2020	121.90	0.00	121.90	52.24						
31/03/2021	96.53	0.00	96.53	41.37						
	218.43	0.00	218.43	93.61						
RRL.AX Regis Resources Limited										
16/10/2020	160.00	0.00	160.00	68.57						
25/03/2021	80.00	0.00	80.00	34.29						
	240.00	0.00	240.00	102.86						
SBM.AX St Barbara Limited										

Ward Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

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
29/09/2020	120.00	0.00	120.00	51.43						
25/03/2021	120.00	0.00	120.00	51.43						
	240.00	0.00	240.00	102.86						
	1,118.43	100.00	1,018.43	436.47						

Shares in Listed Companies (Overseas)

AMAT.NDQ Applied Materials Inc.

24/06/2021	44.40				44.40					
	44.40				44.40					

ANTO.L Antofagasta Plc

02/10/2020	10.94				10.94					
	10.94				10.94					

HL.NYE Hecla Mining Co.

03/06/2021	5.56				6.54				0.98	
	5.56				6.54				0.98	

KGC.NYE Kinross Gold Corp.

22/10/2020	11.06				13.02				1.96	
20/12/2020	11.17				13.15				1.98	

Ward Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

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
18/03/2021	10.68				12.57				1.89	
17/06/2021	10.95				12.89				1.94	
	43.86				51.63				7.77	
	104.76				113.51				8.75	
TOTAL	1,223.19	100.00	1,018.43	436.47	113.51				8.75	

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	100.00	J
Franked Dividends	1,018.43	K
Franking Credits	436.47	L

Ward Superannuation Fund
Investment Income Comparison Report

As at 30 June 2021

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*
KGC.NYE	Kinross Gold Corp.	20/12/2020	13.15							
KGC.NYE	Kinross Gold Corp.	18/03/2021	12.57							
KGC.NYE	Kinross Gold Corp.	17/06/2021	12.89							
			113.51							
			1,249.34	436.47				0.8477	1,135.83	436.47

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



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

International Dividends

Period: 01/07/2020 - 30/06/2021

Trading Account Number: 242184

Code	Pay Date	Ex Date	Holdings at Ex Date	Gross Amount Per Share	Gross Amount	Fees	Tax Withheld	Net Amount	FX Rate	Net Amount (AUD)
AMAT:US	24/06/2021	26/05/2021	200.00	0.2399996	USD 48.00	USD 0.00	USD 14.40	USD 33.60	0.75683	44.40
Total										44.40

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Generated : 01/12/2021 05:55 PM

Page 4 of 6

----- Forwarded message -----

From: <brokingservice@cmcmarkets.com.au>
Date: Thu, 24 Jun 2021 at 11:30
Subject: AMAT:US Dividend Notification
To: <fjward7@gmail.com>

24 June 2021

MR FRANCIS JOHN WARD, MRS SARAH JANE WARD, WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD
4309

Account Number: 242184

Account Name: MR FRANCIS WARD & MRS SARAH WARD

Dividend On: AMAT:US

The following represents the dividend proceeds on your holdings of the above stock.

Pay Date	17/06/2021
Ex Date	26/05/2021
Holdings as at Ex Date	200 shares
Gross Dividend Rate	0.3171100
Gross Amount	USD 48.00
Tax Withheld	USD 14.40
Net amount (Local)	USD 33.60
Exchange Rate @	0.75683
Net Amount (AUD)	AUD 44.40

The funds have been credited to your account.

If you no longer wish to receive notification emails, you can manage your preferences on the platform.

Investing in CMC Markets' derivative products carries significant risks and is not suitable for all investors. You could lose more than your deposits. You do not own, or have any interest in, the underlying assets. We recommend that you seek independent advice and ensure you fully understand the risks involved before trading. Spreads may widen dependent on liquidity and market volatility. The information in this email is prepared without considering your objectives, financial situation or needs. Consequently, you should consider the information in light of your objectives, financial situation and needs. CMC Markets Asia Pacific Pty Ltd (ABN 11 100 058 213, AFSL No. 238054 (the derivative product issuer)) and CMC Markets Stockbroking Limited (participant of the ASX Group (Australian Securities Exchange), SSX (Sydney Stock Exchange) and Chi-X (Chi-X Australia), ABN 69 081 002 851, AFSL No. 246381, the stockbroking services provider) ('CMC Markets') provides the financial products and/or services. It's important for you to consider the relevant Product Disclosure Statement, Financial Services Guide and any other relevant CMC Markets documents before you decide whether or not to acquire any of the financial products. Our Financial Services Guide contains details of our fees and charges. All of these documents are available at cmcmarkets.com.au or you can call us on 1300 360 071.

This email (including any attachments) contains confidential information and may be legally privileged. If you have received it in error, you may not read, use, copy or disclose this email or its attachments. In that case, please let us know immediately by forwarding to info@cmcmarkets.com.au and then delete this email from your system. CMC Markets does not guarantee that this email or any



IGO Limited
ABN 46 092 786 304

002358 000 IGO



MR FRANCIS JOHN WARD &
MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

2020 Final Dividend

Dear Shareholder,

This payment represents your final dividend for the year ended 30 June 2020. This dividend is paid at the rate of 5 cents per share on the shares registered in your name and entitled to participate as at the record date of 11 September 2020. This payment is unfranked. For income tax purposes, 100% of the unfranked portion of the dividend is declared to be nil Conduit Foreign Income.

Please register at www.computershare.com.au/easyupdate/IGO if you would like to update your TFN, bank account and other details online.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	5 cents	2,000	\$0.00	\$100.00	\$100.00
				Net Payment	\$100.00
				Franking Credit	\$0.00

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

Your Payment Instruction

BANK OF WESTERN AUSTRALIA LTD
BSB: 302-100 Account number: XXXXX29

Amount Deposited
AUD\$100.00

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.

Update your information:



Online:

www.computershare.com.au/easyupdate/IGO



By Mail:

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

Enquiries:

(within Australia) 1300 850 505
(international) +61 3 9415 4000

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	IGO
TFN/ABN Status	Quoted
Record Date	11 September 2020
Payment Date	25 September 2020
Direct Credit Reference No.	804314



MACROVUE

Income Report

Macrovue Pty Ltd
Level 4, 10 Barrack St, Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@macrovue.com.au

Filtered by: **Report Date**
From: **01/07/2020** to **30/06/2021**
Account Number: **748**
Account Name: **Ward Superannuation Fund**

Local Income

No local income to report for this period

Foreign Income

Name	Ticker	Exchange	Pay Date	Currency	Quantity	Gross Amount	Tax Withheld
Antofagasta plc 23900	ANTO	LON	Oct. 2, 2020	GBP	.5547 127	10.94 6.07 ✓	0.00
						6.07	0.00
Name	Ticker	Exchange	Pay Date	Currency	Quantity	Gross Amount	Tax Withheld
Kinross Gold Corporation	KGC	NYS	Oct. 22, 2020	USD	.7557 328	13.52 9.84 ✓	1.96 ✓ -1.48
Kinross Gold Corporation	KGC	NYS	Dec. 10, 2020	USD	.7476 328	13.15 9.84 ✓	1.98 ✓ -1.48
Kinross Gold Corporation	KGC	NYS	March 18, 2021	USD	.7527 328	12.57 9.84 /	1.89 ✓ -1.48
Hecla Mining Company	HL	NYS	June 3, 2021	USD	.7733 450	6.54 5.06 ✓	0.98 ✓ -0.76
Kinross Gold Corporation	KGC	NYS	June 17, 2021	USD	.7632 328	12.89 9.84 ✓	1.94 ✓ -1.48
						44.42	-6.68

E 003330 000 RRL

MR FRANCIS JOHN WARD &
MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309**Update your information:****Online:**www.computershare.com.au/easyupdate/rrl**By Mail:**Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia**Enquiries:**(within Australia) 1300 850 505
(international) +61 3 9415 4000**Holder Identification Number (HIN)****X 0051554663**

ASX Code	RRL
TFN/ABN Status	Quoted
Record Date	28 September 2020
Payment Date	16 October 2020
Direct Credit Reference No.	804367

2020 Final Dividend

Dear Shareholder,

This payment represents a final dividend of 8 cents per share for the year ended 30 June 2020. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 28 September 2020. This payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/rrl in order to update your TFN, bank account and other details online.

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	8 cents	2,000	\$160.00	\$0.00	\$160.00
				Net Payment	\$160.00
				Franking Credit	\$68.57

Note 1: You should retain this statement to assist you in preparing your tax return.**Note 2:** If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.**Your Payment Instruction**BANK OF WESTERN AUSTRALIA LTD
BSB: 302-100 Account number: 9070129**Amount Deposited****AUD\$160.00**


E 004144 000 RRL



MR FRANCIS JOHN WARD &
MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Update your information:

 **Online:**
www.computershare.com.au/easyupdate/rrl

 **By Mail:**
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 850 505
(international) +61 3 9415 4000

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	RRL
TFN/ABN Status	Quoted
Record Date	11 March 2021
Payment Date	25 March 2021
Direct Credit Reference No.	805684

2021 Interim Dividend

Dear Shareholder,

This payment represents an interim dividend of 4 cents per share for the half year ended 31 December 2020. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 11 March 2021. This payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/rrl in order to update your TFN, bank account and other details online.

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	4 cents	2,000	\$80.00	\$0.00	\$80.00
				Net Payment	\$80.00
				Franking Credit	\$34.29

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.


Your Payment Instruction

ANZ
BSB: 014-936 Account number: XXXXXXXX68

Amount Deposited**AUD\$80.00**

Update your information:

 **Online:**
www.computershare.com.au/easyupdate/sbm

 **By Mail:**
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 653 935
(international) +61 3 9415 4356

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	SBM
TFN/ABN Status	Quoted
Record Date	8 September 2020
Payment Date	29 September 2020
Direct Credit Reference No.	804242

┌ 003378 000 SBM



MR FRANCIS JOHN WARD &
MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

2020 Final Dividend

Dear Securityholder,

This payment represents a final dividend of 4 cents per share for the year ended 30 June 2020. This dividend is paid on the Ordinary Shares registered in your name and entitled to participate as at the record date of 8 September 2020. This payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/sbm in order to update your TFN, bank account and other details online.

Rowan Cole
Company Secretary

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	4 cents	3,000	\$120.00	\$0.00	\$120.00
Net Payment					\$120.00
Franking Credit					\$51.43

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

Your Payment Instruction


BANK OF WESTERN AUSTRALIA LTD
BSB: 302-100 Account number: XXXXX29

Amount Deposited
AUD\$120.00

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.

Update your information:

 **Online:**
www.computershare.com.au/easyupdate/sbm

 **By Mail:**
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 653 935
(international) +61 3 9415 4356

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	SBM
TFN/ABN Status	Quoted
Record Date	3 March 2021
Payment Date	24 March 2021
Direct Credit Reference No.	804799

┌ 003953 000 SBM



MR FRANCIS JOHN WARD &
MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

2021 Interim Dividend

Dear Securityholder,

This payment represents an interim dividend of 4 cents per share for the half year ended 31 December 2020. This dividend is paid on the Ordinary Shares registered in your name and entitled to participate as at the record date of 3 March 2021. This payment is 100% franked at the corporate tax rate of 30%.

Please register at www.computershare.com.au/easyupdate/sbm in order to update your TFN, bank account and other details online.

Sarah Standish
Company Secretary

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	4 cents	3,000	\$120.00	\$0.00	\$120.00
Net Payment					\$120.00
Franking Credit					\$51.43

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

Your Payment Instruction

ANZ
BSB: 014-936 Account number: XXXXXXX68

Amount Deposited
AUD\$120.00

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.

----- Forwarded message -----

From: <brokingservice@cmcmarkets.com.au>

Date: Thu, 24 Jun 2021 at 11:30

Subject: AMAT:US Dividend Notification

To: <fjward7@gmail.com>

24 June 2021

MR FRANCIS JOHN WARD, MRS SARAH JANE WARD, WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD
4309

Account Number: 242184

Account Name: MR FRANCIS WARD & MRS SARAH WARD

Dividend On: AMAT:US

The following represents the dividend proceeds on your holdings of the above stock.

Pay Date	17/06/2021
Ex Date	26/05/2021
Holdings as at Ex Date	200 shares
Gross Dividend Rate	0.3171100
Gross Amount	USD 48.00
Tax Withheld	USD 14.40
Net amount (Local)	USD 33.60
Exchange Rate @	0.75683
Net Amount (AUD)	AUD 44.40

The funds have been credited to your account.

If you no longer wish to receive notification emails, you can manage your preferences on the platform.

Investing in CMC Markets' derivative products carries significant risks and is not suitable for all investors. You could lose more than your deposits. You do not own, or have any interest in, the underlying assets. We recommend that you seek independent advice and ensure you fully understand the risks involved before trading. Spreads may widen dependent on liquidity and market volatility. The information in this email is prepared without considering your objectives, financial situation or needs. Consequently, you should consider the information in light of your objectives, financial situation and needs. CMC Markets Asia Pacific Pty Ltd (ABN 11 100 058 213, AFSL No. 238054 (the derivative product issuer)) and CMC Markets Stockbroking Limited (participant of the ASX Group (Australian Securities Exchange), SSX (Sydney Stock Exchange) and Chi-X (Chi-X Australia), ABN 69 081 002 851, AFSL No. 246381, the stockbroking services provider) ("CMC Markets") provides the financial products and/or services. It's important for you to consider the relevant Product Disclosure Statement, Financial Services Guide and any other relevant CMC Markets documents before you decide whether or not to acquire any of the financial products. Our Financial Services Guide contains details of our fees and charges. All of these documents are available at cmcmarkets.com.au or you can call us on 1300 360 071.

This email (including any attachments) contains confidential information and may be legally privileged. If you have received it in error, you may not read, use, copy or disclose this email or its attachments. In that case, please let us know immediately by forwarding to info@cmcmarkets.com.au and then delete this email from your system. CMC Markets does not guarantee that this email or any

24700 - Changes in Market Values of Investments

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$8,655.99	(\$20,810.94)	(141.59)%
TOTAL		CY Balance	LY Balance	
		\$8,655.99	(\$20,810.94)	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [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

Ward Superannuation Fund

Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
AMAT.NDQ - Applied Materials Inc.										
	28/04/2021	Purchase	200.00	35,338.88	0.00	0.00	35,338.88	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	2,543.54	0.00	37,882.42	0.00	0.00	0.00
	30/06/2021		200.00	35,338.88	2,543.54	0.00	37,882.42	0.00	0.00	0.00
ANTO.L - Antofagasta Plc										
	01/07/2020	Opening Balance	127.00	0.00	0.00	0.00	2,131.67	0.00	0.00	0.00
	23/07/2020	Disposal	(127.00)	(2,086.79)	0.00	0.00	44.88	3,480.71	2,086.79	1,393.92
	23/07/2020	Writeback	0.00	0.00	(44.88)	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(2,086.79)	(44.88)	0.00	0.00	3,480.71	2,086.79	1,393.92
CENTERRAGOLD - Centerra Gold										
	01/07/2020	Opening Balance	183.00	0.00	0.00	0.00	2,956.53	0.00	0.00	0.00
	23/07/2020	Disposal	(183.00)	(2,156.36)	0.00	0.00	800.17	2,992.08	2,156.36	835.72
	23/07/2020	Writeback	0.00	0.00	(800.17)	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(2,156.36)	(800.17)	0.00	0.00	2,992.08	2,156.36	835.72
EVN.AX - Evolution Mining Limited										
	01/07/2020	Opening Balance	2,000.00	0.00	0.00	0.00	11,340.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(2,340.00)	0.00	9,000.00	0.00	0.00	0.00
	30/06/2021		2,000.00	0.00	(2,340.00)	0.00	9,000.00	0.00	0.00	0.00
FRES.L - Fresnillo Plc										
	04/06/2021	Purchase	1,000.00	16,877.57	0.00	0.00	16,877.57	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(2,664.97)	0.00	14,212.60	0.00	0.00	0.00
	30/06/2021		1,000.00	16,877.57	(2,664.97)	0.00	14,212.60	0.00	0.00	0.00
GLD.NYE - SPDR Gold Trust Shs										
	01/07/2020	Opening Balance	15.00	0.00	0.00	0.00	3,646.41	0.00	0.00	0.00
	28/07/2020	Disposal	(15.00)	(3,091.30)	0.00	0.00	555.11	3,822.99	3,091.30	731.69
	28/07/2020	Writeback	0.00	0.00	(555.11)	0.00	0.00	0.00	0.00	0.00
	15/09/2020	Purchase	27.00	6,789.42	0.00	0.00	6,789.42	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(841.01)	0.00	5,948.41	0.00	0.00	0.00
	30/06/2021		27.00	3,698.12	(1,396.12)	0.00	5,948.41	3,822.99	3,091.30	731.69
HL.NYE - Hecla Mining Co.										
	06/04/2021	Purchase	450.00	3,617.28	0.00	0.00	3,617.28	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	836.01	0.00	4,453.29	0.00	0.00	0.00
	30/06/2021		450.00	3,617.28	836.01	0.00	4,453.29	0.00	0.00	0.00

Ward Superannuation Fund

Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
IGO.AX - IGO Limited										
	01/07/2020	Opening Balance	2,000.00	0.00	0.00	0.00	9,740.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	5,520.00	0.00	15,260.00	0.00	0.00	0.00
	30/06/2021		2,000.00	0.00	5,520.00	0.00	15,260.00	0.00	0.00	0.00
KGC.NYE - Kinross Gold Corp.										
	01/07/2020	Opening Balance	328.00	0.00	0.00	0.00	3,450.63	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(680.21)	0.00	2,770.42	0.00	0.00	0.00
	30/06/2021		328.00	0.00	(680.21)	0.00	2,770.42	0.00	0.00	0.00
MYR.AX - Myer Holdings Limited										
	01/07/2020	Opening Balance	20,000.00	0.00	0.00	0.00	3,700.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	3,400.00	0.00	7,100.00	0.00	0.00	0.00
	30/06/2021		20,000.00	0.00	3,400.00	0.00	7,100.00	0.00	0.00	0.00
NCM.AX - Newcrest Mining Limited										
	01/07/2020	Opening Balance	500.00	0.00	0.00	0.00	15,765.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(3,125.00)	0.00	12,640.00	0.00	0.00	0.00
	30/06/2021		500.00	0.00	(3,125.00)	0.00	12,640.00	0.00	0.00	0.00
OMF0003AU - Atlantic Pacific Australian Equity										
	01/07/2020	Opening Balance	18,886.94	0.00	0.00	0.00	26,626.81	0.00	0.00	0.00
	01/07/2020	Purchase	2,496.82	3,112.79	0.00	0.00	29,739.60	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(3,796.82)	0.00	25,942.78	0.00	0.00	0.00
	30/06/2021		21,383.76	3,112.79	(3,796.82)	0.00	25,942.78	0.00	0.00	0.00
RRL.AX - Regis Resources Limited										
	01/07/2020	Opening Balance	2,000.00	0.00	0.00	0.00	10,440.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(5,720.00)	0.00	4,720.00	0.00	0.00	0.00
	30/06/2021		2,000.00	0.00	(5,720.00)	0.00	4,720.00	0.00	0.00	0.00
SAR.AX - Saracen Mineral Holdings Limited										
	01/07/2020	Opening Balance	5,000.00	0.00	0.00	0.00	27,100.00	0.00	0.00	0.00
	07/10/2020	Disposal	(5,000.00)	(6,661.00)	0.00	0.00	20,439.00	26,073.90	6,661.00	19,412.90
	07/10/2020	Writeback	0.00	0.00	(20,439.00)	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(6,661.00)	(20,439.00)	0.00	0.00	26,073.90	6,661.00	19,412.90

Ward Superannuation Fund

Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
SBM.AX - St Barbara Limited										
	01/07/2020	Opening Balance	3,000.00	0.00	0.00	0.00	9,450.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	(4,335.00)	0.00	5,115.00	0.00	0.00	0.00
	30/06/2021		3,000.00	0.00	(4,335.00)	0.00	5,115.00	0.00	0.00	0.00
SLR.AX - Silver Lake Resources Limited										
	01/07/2020	Opening Balance	12,000.00	0.00	0.00	0.00	25,560.00	0.00	0.00	0.00
	07/10/2020	Disposal	(12,000.00)	(4,451.00)	0.00	0.00	21,109.00	27,572.40	4,451.00	23,121.40
	07/10/2020	Writeback	0.00	0.00	(21,109.00)	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(4,451.00)	(21,109.00)	0.00	0.00	27,572.40	4,451.00	23,121.40
VAIH - Virgin Australia International Holdings Pty Ltd										
	01/07/2020	Opening Balance	16,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2021		16,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Market Movement					(54,151.62)				45,495.63	(8,655.99)

Ward Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

	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	45,495.63	44,763.94	0.00	731.69	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	45,495.63	44,763.94	0.00	731.69	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	45,495.63	44,763.94	0.00	731.69	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	14,921.31				
CGT Discount applied - Collectables	0.00				

Ward Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	30,574.32				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	30,574.32				
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

Ward Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
SAR.AX - Saracen Mineral Holdings Limited												
08/06/2016	07/10/2020	5,000.00	6,661.00	26,073.90	19,412.90	6,661.00	6,661.00	0.00	0.00	19,412.90	0.00	0.00
		5,000.00	6,661.00	26,073.90	19,412.90	6,661.00	6,661.00	0.00	0.00	19,412.90	0.00	0.00
SLR.AX - Silver Lake Resources Limited												
12/04/2016	07/10/2020	12,000.00	4,451.00	27,572.40	23,121.40	4,451.00	4,451.00	0.00	0.00	23,121.40	0.00	0.00
		12,000.00	4,451.00	27,572.40	23,121.40	4,451.00	4,451.00	0.00	0.00	23,121.40	0.00	0.00
		17,000.00	11,112.00	53,646.30	42,534.30	11,112.00	11,112.00	0.00	0.00	42,534.30	0.00	0.00
Shares in Listed Companies (Overseas)												
ANTO.L - Antofagasta Plc												
15/07/2019	23/07/2020	127.00	2,086.79	3,480.71	1,393.92	2,086.79	2,086.79	0.00	0.00	1,393.92	0.00	0.00
		127.00	2,086.79	3,480.71	1,393.92	2,086.79	2,086.79	0.00	0.00	1,393.92	0.00	0.00
CENTERRAGOLD - Centerra Gold												
20/07/2019	23/07/2020	183.00	2,156.36	2,992.08	835.72	2,156.36	2,156.36	0.00	0.00	835.72	0.00	0.00
		183.00	2,156.36	2,992.08	835.72	2,156.36	2,156.36	0.00	0.00	835.72	0.00	0.00
GLD.NYE - SPDR Gold Trust Shs												
27/12/2019	28/07/2020	15.00	3,091.30	3,822.99	731.69	3,091.30	3,091.30	0.00	0.00	0.00	731.69	0.00
		15.00	3,091.30	3,822.99	731.69	3,091.30	3,091.30	0.00	0.00	0.00	731.69	0.00
		325.00	7,334.45	10,295.78	2,961.33	7,334.45	7,334.45	0.00	0.00	2,229.64	731.69	0.00
		17,325.00	18,446.45	63,942.08	45,495.63	18,446.45	18,446.45	0.00	0.00	44,763.94	731.69	0.00

25000 - Interest Received

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BWAMI9070129	Bank West Account 907012-9	(\$39.71)	(\$0.79)	4926.58%
CUA50877339	CUA Everyday Business Account	(\$40.32)	(\$0.32)	12500%
TOTAL		CY Balance	LY Balance	
		(\$80.03)	(\$1.11)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

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

Ward Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
BWAMI9070129 Bank West Account 907012-9					
31/07/2020	0.07	0.07			
31/08/2020	0.07	0.07			
30/09/2020	0.07	0.07			
30/10/2020	11.79	11.79			
30/11/2020	9.48	9.48			
31/12/2020	7.95	7.95			
29/01/2021	7.45	7.45			
10/02/2021	2.83	2.83			
	39.71	39.71			
CUA50877339 CUA Everyday Business Account					
01/07/2020	40.00	40.00			
31/12/2020	0.17	0.17			
30/06/2021	0.15	0.15			
	40.32	40.32			
	80.03	80.03			

Ward Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
TOTAL	80.03	80.03			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	80.03	11C

26500 - Other Investment Income

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
1240566872	Macrovue Credit Rebate	(\$60.00)	(\$45.00)	33.33%
748MAC	Macrovue Forex Trade Cash - AUD	\$126.14	(\$13.55)	(1030.92)%
TOTAL		CY Balance	LY Balance	
		\$66.14	(\$58.55)	

Supporting Documents

- General Ledger [Report](#)
- Macrovue - Activity Report.pdf

Standard Checklist

- Attach all source documentation

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Other Investment Income (26500)					
<u>Macrovue Credit Rebate (1240566872)</u>					
23/07/2020	Commission for Trade of TSE:CG			15.00	15.00 CR
15/09/2020	Commission for Trade of ARCA:GLD			15.00	30.00 CR
08/01/2021	Commission for Trade of LSE:ANTO			15.00	45.00 CR
06/04/2021	Commission for Trade of NYSE:HL			15.00	60.00 CR
				60.00	60.00 CR
<u>Macrovue Forex Trade Cash - AUD (748MAC)</u>					
30/06/2021	FX Trade		126.14		126.14 DR
			126.14		126.14 DR
Total Debits:	126.14				
Total Credits:	60.00				



MACROVUE

Macrovue Pty Ltd
Level 4, 10 Barrack St, Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@macrovue.com.au

Activity Report

From: 01/07/2020 to 30/06/2021
Account Number: 748
Account Name: Ward Superannuation Fund

All Currency

Report Date	Date Time	Type	Action	Currency	Amount	Ticker	Exchange
June 17, 2021	June 18, 2021, 6:21 p.m.	Withholding Tax	Withholding Tax for NYSE:KGC	USD ✓	-1.480000000000	KGC	NYS
June 17, 2021	June 18, 2021, 5:51 p.m.	Dividend	Dividend for NYSE:KGC	USD ✓	9.840000000000	KGC	NYS
June 3, 2021	June 4, 2021, 3:14 p.m.	Withholding Tax	Withholding Tax for NYSE:HL	USD ✓	-0.760000000000	HL	NYS
June 3, 2021	June 4, 2021, 2:45 p.m.	Dividend	Dividend for NYSE:HL	USD ✓	5.060000000000	HL	NYS
May 13, 2021	May 13, 2021, 11:49 p.m.	FX Trade	Bought 2.00 AUD for 1.54 USD at 0.7722	USD	-1.544340000000		
May 13, 2021	May 13, 2021, 11:49 p.m.	FX Trade	Bought 2.00 AUD for 1.54 USD at 0.7722	AUD	2.000000000000		
April 6, 2021	April 7, 2021, 1:25 a.m.	FX Trade	Sold 1756.74 GBP for 2421.42 USD at 1.3784	USD	2421.417000000000		
April 6, 2021	April 7, 2021, 1:25 a.m.	FX Trade	Sold 1756.74 GBP for 2421.42 USD at 1.3784	GBP	-1756.740000000000		
April 6, 2021	April 7, 2021, 1:25 a.m.	FX Trade	Sold 422.10 AUD for 321.60 USD at 0.7619	AUD	-422.100000000000		
April 6, 2021	April 7, 2021, 1:25 a.m.	FX Trade	Sold 422.10 AUD for 321.60 USD at 0.7619	USD	321.598200000000		
April 6, 2021	April 7, 2021, 1:05 a.m.	Account Charge	Commission for trade of NYSE:HL	AUD ✓	-15.000000000000	HL	NYS
April 6, 2021	April 6, 2021, 11:56 p.m.	Apply Exec Proceeds	50 units of NYSE:HL bought at 6.1500 USD	USD ✓	-307.500000000000	HL	NYS ✓
April 6, 2021	April 6, 2021, 11:56 p.m.	Apply Exec Proceeds	100 units of NYSE:HL bought at 6.1500 USD	USD ✓	-615.000000000000	HL	NYS ✓
April 6, 2021	April 6, 2021, 11:56 p.m.	Apply Exec Proceeds	200 units of NYSE:HL bought at 6.1450 USD	USD ✓	-1229.000000000000	HL	NYS ✓
April 6, 2021	April 6, 2021, 11:56 p.m.	Apply Exec Proceeds	100 units of NYSE:HL bought at 6.1500 USD	USD ✓	-615.000000000000	HL	NYS ✓
March 19, 2021	March 20, 2021, 3:34 p.m.	Withholding Tax	Withholding Tax for NYSE:KGC	USD ✗	-1.480000000000	KGC	NYS

Report Date	Date Time	Type	Action	Currency	Amount	Ticker	Exchange
March 19, 2021	March 20, 2021, 3:05 p.m.	Dividend	Dividend for NYSE:KGC	USD	9.84000000000000	KGC	NYS
Jan. 8, 2021	Jan. 11, 2021, 4:32 p.m.	Account Charge	Commission for trade of LSE:ANTO	AUD	-15.00000000000000	ANTO	LON
Jan. 8, 2021	Jan. 8, 2021, 9:46 p.m.	Apply Exec Proceeds	127 units of LSE:ANTO sold at 15.7600 GBP <i>Antofagasta</i>	GBP	2001.52000000000000	ANTO	LON
Dec. 10, 2020	Dec. 11, 2020, 4:27 p.m.	Dividend	Dividend for NYSE:KGC	USD	9.84000000000000	KGC	NYS
Dec. 10, 2020	Dec. 11, 2020, 4:26 p.m.	Withholding Tax	Withholding Tax for NYSE:KGC	USD	-1.47668000000000	KGC	NYS
Oct. 9, 2020	Oct. 26, 2020, 6:10 p.m.	Dividend	Dividend for LSE:ANTO	GBP	6.07000000000000	ANTO	LON
Oct. 22, 2020	Oct. 23, 2020, 3:22 p.m.	Dividend	Dividend for NYSE:KGC	USD	9.84000000000000	KGC	NYS
Oct. 22, 2020	Oct. 23, 2020, 3:22 p.m.	Withholding Tax	Withholding Tax for NYSE:KGC	USD	-1.48000000000000	KGC	NYS
Sept. 15, 2020	Sept. 16, 2020, 1:52 a.m.	FX Trade	Sold 3094.39 AUD for 2246.25 USD at 0.7259	AUD	-3094.39000000000000		
Sept. 15, 2020	Sept. 16, 2020, 1:52 a.m.	FX Trade	Sold 3094.39 AUD for 2246.25 USD at 0.7259	USD	2246.25366000000000		
Sept. 15, 2020	Sept. 15, 2020, 11:52 p.m.	Account Charge	Commission for trade of ARCA:GLD	AUD	-15.00000000000000	GLD	PSE
Sept. 15, 2020	Sept. 15, 2020, 11:36 p.m.	Apply Exec Proceeds	27 units of ARCA:GLD bought at 184.2700 USD <i>5102</i>	USD	-4975.29000000000000	GLD	PSE
July 28, 2020	July 28, 2020, 11:49 p.m.	Account Charge	Commission for trade of ARCA:GLD	AUD	-15.00000000000000	GLD	PSE
July 28, 2020	July 28, 2020, 11:30 p.m.	Apply Exec Proceeds	7 units of ARCA:GLD sold at 182.0000 USD <i>7141</i>	USD	1274.00000000000000	GLD	PSE
July 28, 2020	July 28, 2020, 11:30 p.m.	Apply Exec Proceeds	3 units of ARCA:GLD sold at 182.0000 USD <i>5102</i>	USD	546.00000000000000	GLD	PSE
July 28, 2020	July 28, 2020, 11:30 p.m.	Apply Exec Proceeds	5 units of ARCA:GLD sold at 182.0000 USD <i>6000 \$3522.09</i>	USD	910.00000000000000	GLD	PSE
July 24, 2020	July 25, 2020, 7:16 a.m.	FX Trade	Bought 0.00 AUD for 0.00 CAD at 0.9534	AUD	0.00049300000000		
July 24, 2020	July 25, 2020, 7:16 a.m.	FX Trade	Bought 0.00 AUD for 0.00 CAD at 0.9534	CAD	-0.000470001550		
July 23, 2020	July 24, 2020, 7:16 a.m.	FX Trade	Bought 2992.19 AUD for 2862.12 CAD at 0.9565	AUD	2992.18778800000000		
July 23, 2020	July 24, 2020, 7:16 a.m.	FX Trade	Bought 2992.19 AUD for 2862.12 CAD at 0.9565	CAD	-2862.119529729000		
July 23, 2020	July 24, 2020, 4:51 a.m.	Account Charge	Commission for trade of TSE:CG	AUD	-15.00000000000000	CG	TSE
July 23, 2020	July 24, 2020, 4:44 a.m.	Apply Exec Proceeds	100 units of TSE:CG sold at 15.6400 CAD <i>1000000</i>	CAD	1564.00000000000000	CG	TSE
July 23, 2020	July 24, 2020, 4:44 a.m.	Apply Exec Proceeds	83 units of TSE:CG sold at 15.6400 CAD <i>6000</i>	CAD	1298.12000000000000	CG	TSE

USD

Report Date	Date Time	Type	Action	Amount	Ending Cash	Ticker	Exchange
June 17, 2021	June 18, 2021, 6:21 p.m.	Withholding Tax	Withholding Tax for NYSE:KGC	-1.480000000000	24.098340000000	KGC	NYS
June 17, 2021	June 18, 2021, 5:51 p.m.	Dividend	Dividend for NYSE:KGC	9.840000000000	25.578340000000	KGC	NYS
June 3, 2021	June 4, 2021, 3:14 p.m.	Withholding Tax	Withholding Tax for NYSE:HL	-0.760000000000	15.738340000000	HL	NYS
June 3, 2021	June 4, 2021, 2:45 p.m.	Dividend	Dividend for NYSE:HL	5.060000000000	16.498340000000	HL	NYS
May 13, 2021	May 13, 2021, 11:49 p.m.	FX Trade	Bought 2.00 AUD for 1.54 USD at 0.7722	-1.544340000000	11.438340000000		
April 6, 2021	April 7, 2021, 1:25 a.m.	FX Trade	Sold 1756.74 GBP for 2421.42 USD at 1.3784	2421.417000000000	12.982680000000		
April 6, 2021	April 7, 2021, 1:25 a.m.	FX Trade	Sold 422.10 AUD for 321.60 USD at 0.7619	321.598200000000	-2408.434320000000		
April 6, 2021	April 6, 2021, 11:56 p.m.	Apply Exec Proceeds	50 units of NYSE:HL bought at 6.1500 USD	-307.500000000000	-2730.032520000000	HL	NYS
April 6, 2021	April 6, 2021, 11:56 p.m.	Apply Exec Proceeds	100 units of NYSE:HL bought at 6.1500 USD	-615.000000000000	-2422.532520000000	HL	NYS
April 6, 2021	April 6, 2021, 11:56 p.m.	Apply Exec Proceeds	200 units of NYSE:HL bought at 6.1450 USD	-1229.000000000000	-1807.532520000000	HL	NYS
April 6, 2021	April 6, 2021, 11:56 p.m.	Apply Exec Proceeds	100 units of NYSE:HL bought at 6.1500 USD	-615.000000000000	-578.532520000000	HL	NYS
March 19, 2021	March 20, 2021, 3:34 p.m.	Withholding Tax	Withholding Tax for NYSE:KGC	-1.480000000000	36.467480000000	KGC	NYS
March 19, 2021	March 20, 2021, 3:05 p.m.	Dividend	Dividend for NYSE:KGC	9.840000000000	37.947480000000	KGC	NYS
Dec. 10, 2020	Dec. 11, 2020, 4:27 p.m.	Dividend	Dividend for NYSE:KGC	9.840000000000	28.107480000000	KGC	NYS
Dec. 10, 2020	Dec. 11, 2020, 4:26 p.m.	Withholding Tax	Withholding Tax for NYSE:KGC	-1.476680000000	18.267480000000	KGC	NYS
Oct. 22, 2020	Oct. 23, 2020, 3:22 p.m.	Dividend	Dividend for NYSE:KGC	9.840000000000	19.744160000000	KGC	NYS
Oct. 22, 2020	Oct. 23, 2020, 3:22 p.m.	Withholding Tax	Withholding Tax for NYSE:KGC	-1.480000000000	9.904160000000	KGC	NYS
Sept. 15, 2020	Sept. 16, 2020, 1:52 a.m.	FX Trade	Sold 3094.39 AUD for 2246.25 USD at 0.7259	2246.253660000000	11.384160000000		
Sept. 15, 2020	Sept. 15, 2020, 11:36 p.m.	Apply Exec Proceeds	27 units of ARCA:GLD bought at 184.2700 USD	-4975.290000000000	-2234.869500000000	GLD	PSE
July 28, 2020	July 28, 2020, 11:30 p.m.	Apply Exec Proceeds	7 units of ARCA:GLD sold at 182.0000 USD	1274.000000000000	2740.420500000000	GLD	PSE
July 28, 2020	July 28, 2020, 11:30 p.m.	Apply Exec Proceeds	3 units of ARCA:GLD sold at 182.0000 USD	546.000000000000	1466.420500000000	GLD	PSE

Report Date	Date Time	Type	Action	Amount	Ending Cash	Ticker	Exchange
July 28, 2020	July 28, 2020, 11:30 p.m.	Apply Exec Proceeds	5 units of ARCA:GLD sold at 182.0000 USD	910.00000000000000	920.42050000000000	GLD	PSE

AUD

Report Date	Date Time	Type	Action	Amount	Ending Cash	Ticker	Exchange
May 13, 2021	May 13, 2021, 11:49 p.m.	FX Trade	Bought 2.00 AUD for 1.54 USD at 0.7772	2.00000000000000	0.60439900000000		
April 6, 2021	April 7, 2021, 1:25 a.m.	FX Trade	Sold 422.10 AUD for 321.60 USD at 0.7619	-422.10000000000000	-1.39560100000000		
April 6, 2021	April 7, 2021, 1:05 a.m.	Account Charge	Commission for trade of NYSE:HL	-15.00000000000000	420.70439900000000	HL	NYS
Jan. 8, 2021	Jan. 11, 2021, 4:32 p.m.	Account Charge	Commission for trade of LSE:ANTO	-15.00000000000000	435.70439900000000	ANTO	LON
Sept. 15, 2020	Sept. 16, 2020, 1:52 a.m.	FX Trade	Sold 3094.39 AUD for 2246.25 USD at 0.7259	-3094.39000000000000	450.70439900000000		
Sept. 15, 2020	Sept. 15, 2020, 11:52 p.m.	Account Charge	Commission for trade of ARCA:GLD	-15.00000000000000	3545.09439900000000	GLD	PSE
July 28, 2020	July 28, 2020, 11:49 p.m.	Account Charge	Commission for trade of ARCA:GLD	-15.00000000000000	3560.09439900000000	GLD	PSE
July 24, 2020	July 25, 2020, 7:16 a.m.	FX Trade	Bought 0.00 AUD for 0.00 CAD at 0.9534	0.00049300000000	3575.09439900000000		
July 23, 2020	July 24, 2020, 7:16 a.m.	FX Trade	Bought 2992.19 AUD for 2862.12 CAD at 0.9565	2992.18778800000000	3575.09390600000000		
July 23, 2020	July 24, 2020, 4:51 a.m.	Account Charge	Commission for trade of TSE:CG	-15.00000000000000	582.90611800000000	CG	TSE

GBP

Report Date	Date Time	Type	Action	Amount	Ending Cash	Ticker	Exchange
April 6, 2021	April 7, 2021, 1:25 a.m.	FX Trade	Sold 1756.74 GBP for 2421.42 USD at 1.3784	-1756.74000000000000	269.06000000000000		
Jan. 8, 2021	Jan. 8, 2021, 9:46 p.m.	Apply Exec Proceeds	127 units of LSE:ANTO sold at 15.7600 GBP	2001.52000000000000	2025.80000000000000	ANTO	LON
Oct. 9, 2020	Oct. 26, 2020, 6:10 p.m.	Dividend	Dividend for LSE:ANTO	6.07000000000000	24.28000000000000	ANTO	LON

CAD

Report Date	Date Time	Type	Action	Amount	Ending Cash	Ticker	Exchange
July 24, 2020	July 25, 2020, 7:16 a.m.	FX Trade	Bought 0.00 AUD for 0.00 CAD at 0.9534	-0.000470001550	0.000000080730		
July 23, 2020	July 24, 2020, 7:16 a.m.	FX Trade	Bought 2992.19 AUD for 2862.12 CAD at 0.9565	-2862.119529729000	0.000470082280		
July 23, 2020	July 24, 2020, 4:44 a.m.	Apply Exec Proceeds	100 units of TSE:CG sold at 15.6400 CAD	1564.000000000000	2862.119999811280	CG	TSE
July 23, 2020	July 24, 2020, 4:44 a.m.	Apply Exec Proceeds	83 units of TSE:CG sold at 15.6400 CAD	1298.120000000000	1298.119999811280	.CG	TSE

30100 - Accountancy Fees

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$3,630.00		100%
TOTAL		CY Balance	LY Balance	
		\$3,630.00		

Supporting Documents

- General Ledger [Report](#)
- Accountant.pdf
- Accountant (2).pdf

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
26/02/2021	Transfer to Senrico Pty Ltd		1,760.00		1,760.00 DR
30/05/2021	Transfer to Senrico Pty Ltd		1,870.00		3,630.00 DR
			3,630.00		3,630.00 DR

Total Debits: 3,630.00

Total Credits: 0.00

Mitcham Property

Developments Pty Ltd

A.B.N. 30 515 453 617
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

John Ward
Ward Superannuation Fund
PO Box 51
KALBAR QLD 4309

Tax Invoice 207159

Ref: WARD0009
12 February, 2021

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2019 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2019 Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2019 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2019 Preparation of Resolution of Minutes for the period ended 30 June 2019 Sundry advice and Other Matters (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	

Terms: Strictly Seven Days

AMT Due \$ **1,760.00**

The Amount Due Includes GST of \$160.00

* Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au

REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 207159
Ward Superannuation Fund		Ref: WARD0009
*Cheque	*Cash	*M/card & VISA Only
		12 February, 2021
*Direct Deposit - please use Invoice No. as your REFERENCE		
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$ 1,760.00
Card No.	<input type="text"/>	Validation No. <input type="text"/>
Cardholder	Signature	Expiry Date/.....

Mitcham Property

Developments Pty Ltd

A.B.N. 30 515 453 617
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

The Trustees
Ward Superannuation Fund
PO Box 51
KALBAR QLD 4309

Tax Invoice 207782

Ref: WARD0009
25 May, 2021

Description	Amount
Professional Services Rendered	
Preparation of Financial Statements for the period ended 30 June 2020	
Preparation of Member Statements for the period ended 30 June 2020	
Preparation of Resolution of Minutes for the period ended 30 June 2020	
Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2020	
Sundry advice and Other Matters	
(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	
	1,870.00

Terms: Strictly Seven Days

AMT Due \$ 1,870.00

The Amount Due Includes GST of \$170.00

* Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au

REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 207782
Ward Superannuation Fund		Ref: WARD0009
*Cheque *Cash *M/card & VISA Only		25 May, 2021
*Direct Deposit - please use Invoice No. as your REFERENCE		
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970	Amt Due: \$	1,870.00
Card No. <input type="text"/>	<input type="text"/>	Validation No. <input type="text"/>
Cardholder	Signature	Expiry Date/.....

30400 - ATO Supervisory Levy

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$518.00		100%
TOTAL		CY Balance	LY Balance	
		\$518.00		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
19/03/2021	BPAY TAX OFFICE PAYMENTS		259.00		259.00 DR
30/05/2021	BPAY TAX OFFICE PAYMENTS		259.00		518.00 DR
			518.00		518.00 DR

Total Debits: 518.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$660.00		100%
TOTAL		CY Balance	LY Balance	
		\$660.00		

Supporting Documents

- General Ledger [Report](#)
- Auditos 2019.pdf
- Auditos 2020.pdf

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
17/03/2021	Transfer to Super Audits		330.00		330.00 DR
14/06/2021	Transfer to Super Audits		330.00		660.00 DR
			660.00		660.00 DR

Total Debits: 660.00

Total Credits: 0.00

TAX INVOICE

Supplier: Super Audits
Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)
Address: Box 3376
Rundle Mall 5000
ABN: 20 461 503 652
Services: Auditing
Date: 2 March 2021

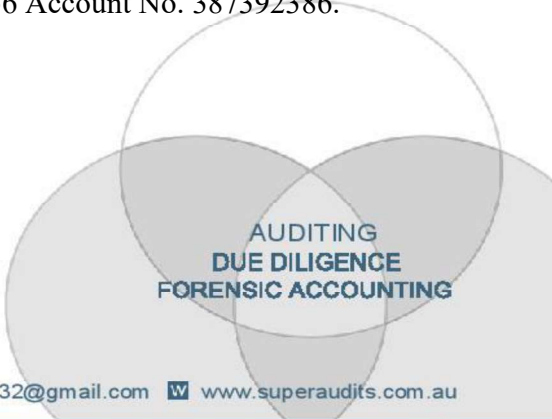
Recipient: Ward Superannuation Fund
Address: C/- PO Box 354 Aspley QLD 4034

Description of Services

Statutory audit of the Ward Superannuation Fund for the financial year ending 30 June 2019.

Fee: \$300.00
GST: \$30.00
Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 5 June 2021

Recipient: Ward Superannuation Fund

Address: C/- PO Box 354 Aspley QLD 4034

Description of Services

Statutory audit of the Ward Superannuation Fund for the financial year ending 30 June 2020.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



48500 - Income Tax Expense

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$3,674.38	\$247.21	1386.34%
TOTAL		CY Balance	LY Balance	
		\$3,674.38	\$247.21	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$15,883.89)	\$25,048.06	(163.41)%
TOTAL		CY Balance	LY Balance	
		(\$15,883.89)	\$25,048.06	

Supporting Documents

No supporting documents

50000 - Members

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
WARFRA00001A	Ward, Francis John - Accumulation (Accumulation)	(\$166,600.98)		\$11,764.29		\$4,119.60	(\$150,717.09)	(9.53)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$166,600.98)		\$11,764.29		\$4,119.60	(\$150,717.09)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Ward Superannuation Fund Members Statement

Francis John Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	60	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	150,717.09
Date Joined Fund:	14/10/2008	Total Death Benefit:	150,717.09
Service Period Start Date:	03/04/1993	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WARFRA00001A	Disability Benefit:	0.00
Account Start Date:	14/10/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

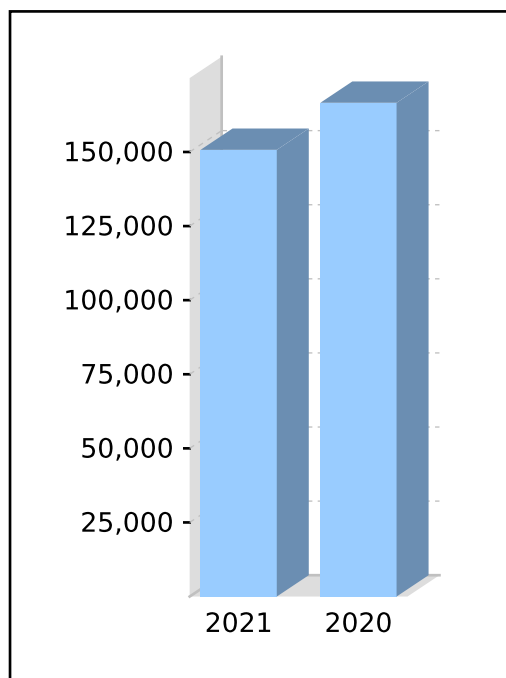
Total Benefits 150,717.09

Preservation Components

Preserved 146,665.23
Unrestricted Non Preserved 4,051.86
Restricted Non Preserved

Tax Components

Tax Free 15,940.22
Taxable 134,776.87



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	166,600.98
<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	(11,764.29)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	4,119.60
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 30/06/2021	150,717.09

Ward Superannuation Fund Members Statement

Sarah Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	54	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	14/10/2008	Total Death Benefit:	0.00
Service Period Start Date:	14/10/2008	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WARSAR00001A	Disability Benefit:	0.00
Account Start Date:	14/10/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

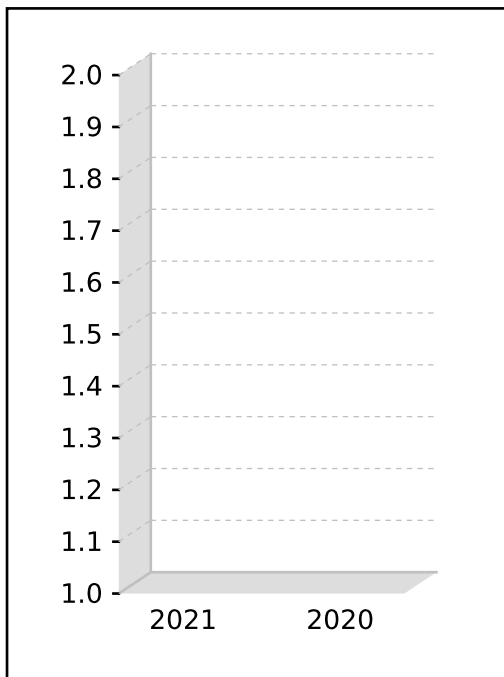
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020	
<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 30/06/2021	0.00

Ward Superannuation Fund
Members Summary

As at 30 June 2021

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
Francis John Ward (Age: 60)											
WARFRA00001A - Accumulation											
166,600.98			(11,764.29)				4,119.60				150,717.09
166,600.98			(11,764.29)				4,119.60				150,717.09
Sarah Ward (Age: 54)											
WARSAR00001A - Accumulation											
166,600.98			(11,764.29)				4,119.60				150,717.09

60400 - Bank Accounts

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
748MAC	Macrovue Forex Trade Cash - AUD	\$529.00	\$645.70	(18.07)%
ANZ9006238968	ANZ - CMC Markets	\$817.18		100%
BWAMI9070129	Bank West Account 907012-9		\$8,184.79	100%
CUA50877339	CUA Everyday Business Account	\$7,982.97	\$3,264.64	144.53%
TOTAL		CY Balance	LY Balance	
		\$9,329.15	\$12,095.13	

Supporting Documents

- Bank Statement Report [Report](#)
- BS - CMC Trading Statement.pdf
- Macrovue - Holding Report.pdf
- BS - ANZ CMC MARKets Account.pdf [ANZ9006238968](#)
- BS - Bank West CMC Markets Account.pdf [BWAMI9070129](#)
- BS - CUA Bank.pdf [CUA50877339](#)

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

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / 748MAC

Account Name: Macrovue Forex Trade Cash - AUD

BSB and Account Number: 748

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$ 645.70		\$ 10,532.84		\$ 10,416.14		\$ 529.00

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			645.70		
23/07/2020	Commission for Trade of TSE:CG		15.00	660.70		
23/07/2020	Sale - Centerra Gold		2,992.08	3,652.78		
23/07/2020	Sale - 127 Units Antofagasta		3,480.71	7,133.49		
28/07/2020	Sold - SPDR Gold		3,822.99	10,956.48		
15/09/2020	Commission for Trade of ARCA:GLD		15.00	10,971.48		
15/09/2020	Purchase - SPDR Gold	6,789.42		4,182.06		
02/10/2020	Income Received - Antofagasta plc		10.94	4,193.00		
22/10/2020	Income Received - Kinross Gold		11.06	4,204.06		
20/12/2020	Income Received - Kinross Gold		11.17	4,215.23		
08/01/2021	Commission for Trade of LSE:ANTO		15.00	4,230.23		
18/03/2021	Income Received - Kinross Gold		10.68	4,240.91		
06/04/2021	Commission for Trade of NYSE:HL		15.00	4,255.91		
06/04/2021	Purchase - Hecla Mining	3,617.28		638.63		
03/06/2021	Income Received - Hecla Mining		5.56	644.19		
17/06/2021	Income Received - Kinross Gold		10.95	655.14		
30/06/2021	FX Trade	126.14		529.00		

Ward Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/06/2021	CLOSING BALANCE	<u>10,532.84</u>	<u>10,416.14</u>	529.00		

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / ANZ9006238968

Account Name: ANZ - CMC Markets

BSB and Account Number: 014936 9006238968

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 62,216.45		\$ 63,033.63		\$ 817.18	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
09/02/2021	49A023M0ZR 14600896		62,549.87	62,549.87		
10/02/2021	49A02447XR 14650952		2.83	62,552.70		
25/03/2021	0325825770 DIV ST BARBARA LTD TRANSFER DIV ST BARBARA LTD FROM 111443568 MAR21/00804799		120.00	62,672.70		
25/03/2021	0326831703 DIV RRL DIVIDEND TRANSFER DIV RRL DIVIDEND FROM 111443568 MAR21/00805684		80.00	62,752.70		
26/03/2021	0327856522 DIV EVN ITM DIV TRANSFER DIV EVN ITM DIV FROM 111443568 001258656348		140.00	62,892.70		
31/03/2021	0401911595 1259630088 TRANSFER SETTLE CR FROM 111443568 001259630088		96.53	62,989.23		
28/04/2021	49A02J6QAA C14451442	35,338.88		27,650.35		
28/05/2021	ePayment From:CMC MARKETS STOC REF:16249845 [49A02OMSUA 16249844]	10,000.00		17,650.35		
04/06/2021	49A02PKOOA C14895882	16,877.57		772.78		
24/06/2021	49A02SHMKR 16576468		44.40	817.18		
30/06/2021	CLOSING BALANCE			817.18		
		<u>62,216.45</u>	<u>63,033.63</u>			

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / BWAMI9070129
Account Name: Bank West Account 907012-9
BSB and Account Number: 302100 9070129

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 8,184.79		\$ 62,549.87		\$ 54,365.08		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			8,184.79		
31/07/2020	CREDIT INTEREST		0.07	8,184.86		
31/08/2020	CREDIT INTEREST		0.07	8,184.93		
25/09/2020	DIVIDEND EVN FNL DIV		180.00	8,364.93		
25/09/2020	DIVIDEND NCM DIV		121.90	8,486.83		
25/09/2020	DIVIDEND IGO DIVIDEND [System Matched Income Data]		100.00	8,586.83		
29/09/2020	DIVIDEND ST BARBARA LTD		120.00	8,706.83		
30/09/2020	CREDIT INTEREST		0.07	8,706.90		
07/10/2020	Sold 12000 SLR @ 2.3000 11812235		27,572.40	36,279.30		
07/10/2020	Sold 5000 SAR @ 5.2200 11812263		26,073.90	62,353.20		
16/10/2020	DIVIDEND RRL DIVIDEND [System Matched Income Data]		160.00	62,513.20		
30/10/2020	CREDIT INTEREST		11.79	62,524.99		
30/11/2020	CREDIT INTEREST		9.48	62,534.47		
31/12/2020	CREDIT INTEREST		7.95	62,542.42		
29/01/2021	CREDIT INTEREST		7.45	62,549.87		
09/02/2021	49A023M0ZR 14600896	62,549.87		0.00		
30/06/2021	CLOSING BALANCE			0.00		

Ward Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
		<u>62,549.87</u>	<u>54,365.08</u>			

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / CUA50877339
Account Name: CUA Everyday Business Account
BSB and Account Number: 814282 50877339

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 3,264.64		\$ 5,321.99		\$ 10,040.32		\$ 7,982.97	None - Manually Input or Import

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			3,264.64		
01/07/2020	Fast Pymt in		40.00	3,304.64		
31/12/2020	Interest Paid		0.17	3,304.81		
26/02/2021	Transfer to Senrico Pty Ltd	1,760.00		1,544.81		
17/03/2021	Transfer to Super Audits	330.00		1,214.81		
19/03/2021	BPAY TAX OFFICE PAYMENTS	525.78		689.03		
28/05/2021	ePayment From:CMC MARKETS STOC REF:16249845 [49A02OMSUA 16249844]		10,000.00	10,689.03		
30/05/2021	Transfer to Senrico Pty Ltd	1,870.00		8,819.03		
30/05/2021	BPAY TAX OFFICE PAYMENTS	506.21		8,312.82		
14/06/2021	Transfer to Super Audits	330.00		7,982.82		
30/06/2021	Interest Paid		0.15	7,982.97		
30/06/2021	CLOSING BALANCE			7,982.97		
		5,321.99	10,040.32			

MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
 1419 MT ALFORD ROAD
 MOOGERAH QLD 4309

Trading Account Statement

Period: 01/07/2020 - 30/06/2021
 Trading Account Number: 242184

Date	Reference	Description	Debit	Credit	Balance
01/07/2020		Open Balance			0.00
05/10/2020	11812235	Sold 12000 SLR @ 2.3000		27,572.40	27,572.40Cr
05/10/2020	11812263	Sold 5000 SAR @ 5.2200		26,073.90	53,646.30Cr
07/10/2020	8892738	Dep BWA 302-100 9070129 11812235	27,572.40		26,073.90Cr
07/10/2020	8892742	Dep BWA 302-100 9070129 11812263	26,073.90		0.00
09/02/2021	875845	JNL875845 BANKWEST A/C CLOSURE 09/02/2021	62,549.87		62,549.87
09/02/2021	875845	JNL875845 FUNDS TO ANZ MMKT A/C 09/02/2021		62,549.87	0.00
09/02/2021	12951688	Wdl BWA 302-100 9070129		62,549.87	62,549.87Cr
09/02/2021	10016094	Dep ANZA CASH ACTIVE 014-936 111443568	62,549.87		0.00
10/02/2021	896943	JNL896943 BWA A/C CLOSURE		2.83	2.83Cr
10/02/2021	10052509	Dep ANZA CASH ACTIVE 014-936 111443568	2.83		0.00
27/04/2021	14451442	Bght 200 AMAT:US @ 176.6944	35,338.88		35,338.88
28/04/2021	13839080	Wdl ANZA CASH ACTIVE 014-936 111443568 14451442		35,338.88	0.00
28/05/2021	14113837	Wdl ANZA CASH ACTIVE 014-936 111443568 TRANSFER TO NOM AC		10,000.00	10,000.00Cr
28/05/2021	10800852	DE: 814-282 50877339	10,000.00		0.00
02/06/2021	14895882	Bght 1000 FRES:GB @ 16.7936	16,877.57		16,877.57
04/06/2021	14161404	Wdl ANZA CASH ACTIVE 014-936 111443568 14895882		16,877.57	0.00
24/06/2021	1063181	JNL1063181 AMAT:US Intl Div Ex:26/05/21		44.40	44.40Cr
24/06/2021	10966337	Dep ANZA CASH ACTIVE 014-936 111443568	44.40		0.00
Total			241,009.720	241,009.720	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
 1419 MT ALFORD ROAD
 MOOGERAH QLD 4309

Confirmations

Period: 01/07/2020 - 30/06/2021
 Trading Account Number: 242184

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
SAR	11812263	Sell	05/10/2020	07/10/2020	5.220	5000	23.73	2.37	0.00	26,073.90
SLR	11812235	Sell	05/10/2020	07/10/2020	2.300	12000	25.09	2.51	0.00	27,572.40
AMAT:US	14451442	Buy	27/04/2021	28/04/2021	176.694	200	0.00	0.00	0.00	35,338.88
Av Price:137 USD. Rate:1.289740. Exch Fees:0										
FRES:GB	14895882	Buy	02/06/2021	04/06/2021	16.794	1000	0.00	0.00	83.97	16,877.57
Av Price:912 GBX. Rate:0.018414. Exch Fees:83.9678										

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
 1419 MT ALFORD ROAD
 MOOGERAH QLD 4309

Holdings

At close of business: 30/06/2021
 Trading Account Number: 242184

Code	Company Name	Closing Price	FX Rate	Quantity	Value
AMAT:US	Applied Materials	142.400 USD	1.326	200	37,995.168
EVN	EVOLUTION MINING LIMITED	4.500		2,000	9,000.000
FRES:GB	Fresnillo PLC	771.600 GBX	0.018	1,000	14,233.705
IGO	IGO LIMITED	7.630		2,000	15,260.000
MYR	MYER HOLDINGS LIMITED	0.355		20,000	7,100.000
NCM	NEWCREST MINING LIMITED	25.280		500	12,640.000
RRL	REGIS RESOURCES LIMITED	2.360		2,000	4,720.000
SBM	ST BARBARA LIMITED	1.705		3,000	5,115.000
Total					106,063.873



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

International Dividends

Period: 01/07/2020 - 30/06/2021

Trading Account Number: 242184

Code	Pay Date	Ex Date	Holdings at Ex Date	Gross Amount Per Share	Gross Amount	Fees	Tax Withheld	Net Amount	FX Rate	Net Amount (AUD)
AMAT:US	24/06/2021	26/05/2021	200.00	0.2399996	USD 48.00	USD 0.00	USD 14.40	USD 33.60	0.75683	44.40
Total										44.40

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Trading Account Statement

The Trading Account Statement displays all transactions processed through the trading account during the reporting period. This may include trade transactions (buying and selling shares) as well as cash movements for settling trades. All prices and values are denominated in AUD unless otherwise indicated.

Date	The date the transaction was processed
Reference	A unique reference number for the transaction
Description	A brief description of the transaction
Debit	Amount debited from the trading account
Credit	Amount credited to the trading account
Balance	A running balance of the trading account

Confirmations

The Confirmations statement lists all equity trade confirmations recorded on the trading account during the reporting period. This is a summary of the information provided to you through email or printed trade confirmations issued on the day of the trade. All prices and values are denominated in AUD unless otherwise indicated.

Code	The instrument code traded
Confirmation No	The unique confirmation reference number
Type	Indicates if the transaction was a Buy or Sell
Trade Date	The date the trade was recorded
Settlement Date	The date the transaction was due to settle. This will usually, but not always, be 2 business day after the trade date
Price	The average price at which the shares were bought or sold
Quantity	The number of shares bought or sold
Brokerage	The brokerage charged for the transaction (excluding GST)
GST	The GST charged for the transaction for brokerage and any other fees
Other Fees	Any other fees related to the transaction (excluding GST). This may include stamp duty, postage fees, or exchange fees. Please refer to your original confirmation for full details
Consideration	The consideration paid (for buys) or received (for sells) net of brokerage, fees, and GST
Foreign Exchange	For confirmations related to international shares, the foreign exchange rate and price in local currency is displayed

Holdings

The Holdings statement displays all equity positions held at the end of the reporting period.

Code	The instrument code
Company Name	The name of the company or instrument
Closing Price	The price as at market close on the last trading day of the reporting period
FX Rate	The foreign exchange rate applied to international holdings
Quantity	The notional number of shares held. This will include any pending buy transactions, and exclude any pending sell transactions
Value	The value, in AUD, of the holding at the end of the reporting period. So Closing Price x Quantity (x FX rate for international holdings)

International Dividends

The International Dividends Statement lists all dividends paid from international shares during the reporting period. All prices and values are denominated in AUD unless otherwise indicated.

Code	The instrument code
Pay Date	The date the dividend was paid to you
Ex Date	The date after which a security will trade without the dividend. You must hold the security on this date to be entitled to the dividend
Holdings at Ex Date	The number of shares you held on the ex date
Gross Amount Per Share	The amount paid by the company per share held
Gross Amount	The gross amount paid, being Amount per Share x Holdings at ex date
Fees	Custodial Fees charged by our custodian
Tax Withheld	The amount of tax withheld from the dividend. In some cases for US Shares you may be eligible for a reduced rate of withholding tax. See the trading platform under Support US Tax Form for more details
Net Amount	The net amount paid after tax has been withheld in the local currency of the instrument
FX Rate	The foreign exchange rate applied to the dividend payment
Net Amount (AUD)	The net amount in AUD paid into your account



MACROVUE

Holdings Report

Account Number: 748

Account Name: **Ward Superannuation Fund**

Date: 30/06/2021

Macrovue Pty Ltd
Level 4, 10 Barrack St, Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@macrovue.com.au

Cash Holdings

Currency	Amount	AUD Equiv
GBP	269.06	496.26
AUD	0.60	0.60
CAD	0.00	0.00
USD	24.10	32.14
Total		529.00

Vue Holdings

Vue Name	Ticker	Exchange	Name	Currency	Quantity	Price	Value (local)	Value (AUD)
Stock's l'm Holding	KGC	NYS	Kinross Gold Corporation	USD	328 ✓	6.35	2,082.80	2,774.29
Stock's l'm Holding	GLD	PSE	SPDR Gold Shares	USD	27 ✓	165.63	4,472.01	5,956.71
Stock's l'm Holding	HL	NYS	Hecla Mining Company	USD	450 ✓	7.44	3,348.00	4,459.54
Total							Total	13,190.55



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C

81643600000111443568

Summary

Statement No.	1
Opening Balance	0.00
Total In	62,552.70
Total Out	0.00
Closing Balance	62,552.70

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	08 Jan 2021	28 Feb 2021

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		0.00
09/02/2021	09/02/2021	49A023M0ZR	14600896	62,549.87	62,549.87
10/02/2021	10/02/2021	49A02447XR	14650952	2.83	62,552.70
			Carried Forward Balance		62,552.70



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C

8164360000111443568

Summary

Statement No.	2
Opening Balance	62,552.70
Total In	436.53
Total Out	0.00
Closing Balance	62,989.23

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Mar 2021	31 Mar 2021

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		62,552.70
24/03/2021	25/03/2021	0325825770	DIV ST BARBARA LTD TRANSFER DIV ST BARBARA LTD FROM 111443568 MAR21/00804799	120.00	62,672.70
25/03/2021	26/03/2021	0326831703	DIV RRL DIVIDEND TRANSFER DIV RRL DIVIDEND FROM 111443568 MAR21/00805684	80.00	62,752.70
26/03/2021	27/03/2021	0327856522	DIV EVN ITM DIV TRANSFER DIV EVN ITM DIV FROM 111443568 001258656348	140.00	62,892.70
31/03/2021	01/04/2021	0401911595	1259630088 TRANSFER SETTLE CR FROM 111443568 001259630088	96.53	62,989.23
			Carried Forward Balance		62,989.23



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C

8164360000111443568

Summary

Statement No.	3
Opening Balance	62,989.23
Total In	0.00
Total Out	35,338.88
Closing Balance	27,650.35

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Apr 2021	30 Apr 2021

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		62,989.23
28/04/2021	28/04/2021	49A02J6QAA	C14451442	-35,338.88	27,650.35
			Carried Forward Balance		27,650.35



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C

81643600000111443568

Summary

Statement No.	4
Opening Balance	27,650.35
Total In	0.00
Total Out	10,000.00
Closing Balance	17,650.35

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 May 2021	31 May 2021

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		27,650.35
28/05/2021	28/05/2021	49A02OMSUA	16249844	-10,000.00	17,650.35
			Carried Forward Balance		17,650.35



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
81643600000111443568

Summary

Statement No.	5
Opening Balance	17,650.35
Total In	44.40
Total Out	16,877.57
Closing Balance	817.18

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Jun 2021	30 Jun 2021

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		17,650.35
04/06/2021	04/06/2021	49A02PKOOA	C14895882	-16,877.57	772.78
24/06/2021	24/06/2021	49A02SHMKR	16576468	44.40	817.18
			Carried Forward Balance		817.18

bankwest



For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call us on 13 17 19 If you're a business customer, call 13 7000

CMC MARKETS CASH ACCOUNT STATEMENT

BSB Number 302-100
Account Number 907012-9
Period 1 Jul 20 - 31 Dec 20
Page 1 of 2 Statement Number 103



BS3663AN44 095854-000000 (040D)
MR F WARD & MRS S WARD
ATF WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Account of: FRANCIS JOHN WARD
SARAH JANE WARD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 907012-9

Table with columns: Date, Particulars, Debit, Credit, Balance. Rows include: 01 JUL 20 OPENING BALANCE 8,184.79; 31 JUL 20 CREDIT INTEREST 8,184.86; 31 AUG 20 CREDIT INTEREST 8,184.93; 25 SEP 20 DIVIDEND NCM DIV 121.90; 25 SEP 20 DIVIDEND IGO DIVIDEND 100.00; 25 SEP 20 DIVIDEND EVN FNL DIV 180.00; 29 SEP 20 DIVIDEND ST BARBARA LTD 120.00; 30 SEP 20 CREDIT INTEREST 8,706.83; 07 OCT 20 11812235 SOLD 12000 SLR @ 2.3000 27,572.40; 07 OCT 20 11812263 SOLD 5000 SAR @ 5.2200 26,073.90; 16 OCT 20 DIVIDEND RRL DIVIDEND 160.00; 30 OCT 20 CREDIT INTEREST 62,513.20; 30 NOV 20 CREDIT INTEREST 11.79; 31 DEC 20 CREDIT INTEREST 9.48; 31 DEC 20 CREDIT INTEREST 62,542.42; 31 DEC 20 CLOSING BALANCE 62,542.42

TOTAL DEBITS \$0.00
TOTAL CREDITS \$54,357.63

Table with columns: Date, Particulars, Debit, Credit, Balance. Rows include: 30 JUN 20 CREDIT INTEREST RATES; Tier 1 \$0.00 to \$9,999.99 @ 0.0100% p.a.; Tier 2 \$10,000.00 to \$19,999.99 @ 0.5000% p.a.; Tier 3 \$20,000.00 to \$49,999.99 @ 0.5000% p.a.; Tier 4 \$50,000.00 to \$199,999.99 @ 0.6000% p.a.; Tier 5 \$200,000.00 to \$499,999.99 @ 0.7000% p.a.; Tier 6 \$500,000.00+ @ 0.7500% p.a.; 01 JUL 20 CREDIT INTEREST RATES; Tier 1 \$0.00 to \$9,999.99 @ 0.0100% p.a.; Tier 2 \$10,000.00 to \$19,999.99 @ 0.2500% p.a.; Tier 3 \$20,000.00 to \$49,999.99 @ 0.2500% p.a.; Tier 4 \$50,000.00 to \$199,999.99 @ 0.3000% p.a.; Tier 5 \$200,000.00 to \$499,999.99 @ 0.3000% p.a.; Tier 6 \$500,000.00+ @ 0.3500% p.a.

bankwest

For enquiries, message us on the Bankwest App or
Bankwest Online Banking, or call us on 13 17 19
If you're a business customer, call 13 7000

CMC MARKETS CASH ACCOUNT STATEMENT

BSB Number	302-100
Account Number	907012-9
Period	1 Jan 21 - 10 Feb 21
Page 1 of 1	Statement Number 104



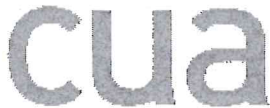
BS0413AN15 031279-000000 (040D)
MR F WARD & MRS S WARD
ATF WARD SUPERANNUATION FUND A/C
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Account of: **FRANCIS JOHN WARD**
SARAH JANE WARD

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 907012-9

Date	Particulars	Debit	Credit	Balance
01 JAN 21	OPENING BALANCE			62,542.42
29 JAN 21	CREDIT INTEREST		7.45	62,549.87
09 FEB 21	JNL875845 BANKWEST A/C CLOSURE 09/02/202	62,549.87		0.00
10 FEB 21	CREDIT INTEREST		2.83	
10 FEB 21	CLOSING BALANCE TFR TO 100-033047-5	2.83		0.00
10 FEB 21	CLOSING BALANCE			0.00
	TOTAL DEBITS	\$62,552.70		
	TOTAL CREDITS		\$10.28	
31 DEC 20	CREDIT INTEREST RATES			
	Tier 1	\$0.00 to	\$9,999.99 @	0.0100% p.a.
	Tier 2	\$10,000.00 to	\$19,999.99 @	0.1000% p.a.
	Tier 3	\$20,000.00 to	\$49,999.99 @	0.1000% p.a.
	Tier 4	\$50,000.00 to	\$199,999.99 @	0.1500% p.a.
	Tier 5	\$200,000.00 to	\$499,999.99 @	0.1500% p.a.
	Tier 6	\$500,000.00+	@	0.2000% p.a.

Please check all entries on this statement carefully. If you believe there has been an error or unauthorised transaction, please contact CMC Markets Stockbroking on 1300 360 071. For further information relating to your account or dispute resolution procedures, please refer to the relevant Product Disclosure Statement, which can be obtained by contacting CMC Markets Stockbroking on 1300 360 071.



BANKING | INSURANCE

Credit Union Australia Limited
ABN 52 123 456 789
123 Street, Melbourne, VIC 3000
Phone: 133 282

For help or enquiries?

- 133 282
- cua.com.au
- iM CUA app

Your details

Member number: 9134849
BSB: 814-282
Issue date: 21/07/2020



6119

FRANCIS JOHN WARD & SARAH JANE WARD ATF
WARD SUPERANNUATION
1419 Mount Alford Rd
MOONERAH QLD 4309

My statement



Make a statement - switch to eStatements

eStatements are not only better for the environment, they're safer than paper statements too, as you can only access them easily and securely from your CUA Online Banking. Make a statement and switch today.

Learn how at cua.com.au/eStatements

Account	Account Name	Opening Balance	Deposits, Payments & Credits	Purchases, Interest & Charges	Closing Balance
50877339	Everyday Business	\$3,264.48	\$40.16	\$0.00	\$3,304.64

Transaction history

Account name: Everyday Business

Product name: Everyday Business

Statement period: 22 JAN 2020 To 21 JUL 2020

Account: 50877339

FRANCIS JOHN WARD & SARAH JANE WARD ATF WARD SUPERANNUATION

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			3,264.48
30 Jun	Interest Paid		0.16	3,264.64
1 Jul	Fast Pymt In		40.00	3,304.64
1 Jul	REF:Doctor fee			
21 Jul	CLOSING BALANCE			3,304.64

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.16	\$0.00	\$0.00

8119S-090331-9134849

8119S-090331-123287



BANKING | INSURANCE

Credit Union Australia Limited
ABN 44 087 650 959
AFSL and Australian credit licence 238317
GPO Box 100, Brisbane QLD 4001

For help or enquiries?

133 282

cua.com.au

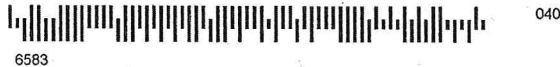
iM CUA app

Your details

Member number: 9134849

BSB: 814-282

Issue date: 21/01/2021



6583

FRANCIS JOHN WARD & SARAH JANE WARD ATF
WARD SUPERANNUATION
1419 Mount Alford Rd
MOOGERAH QLD 4309

My statement



Account	Account Name	Opening Balance:	Deposits, Payments & Credits:	Purchases, Interest & Charges:	Closing Balance:
50877339	Everyday Business	\$3,304.64	\$0.17	\$0.00	\$3,304.81

Transaction history

Account name: Everyday Business

Product name: Everyday Business

Statement period: 22 JUL 2020 To 21 JAN 2021

Account: 50877339

TFN Known: Y

FRANCIS JOHN WARD & SARAH JANE WARD ATF WARD SUPERANNUATION

Date	Description	Debits	Credits	Balance
22 Jul	OPENING BALANCE			3,304.64
31 Dec	Interest Paid		0.17	3,304.81
21 Jan	CLOSING BALANCE			3,304.81

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.17	\$0.17	\$0.32

6583NNNNN 9134849

E-65835-695491-130279



Great Southern Bank
 A business name of Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 100, Brisbane QLD 4001

For help or enquiries?

☎ 133 282

🌐 greatsouthernbank.com.au

Your details

Member number: 9134849
 BSB: 814-282
 Issue date: 21/07/2021



FRANCIS JOHN WARD & SARAH JANE WARD ATF
 WARD SUPERANNUATION
 1419 Mount Alford Rd
 MOOGERAH QLD 4309

My statement

We've changed our name to Great Southern Bank.

Welcome to Australia's largest customer-owned bank.
 To learn more, visit greatsouthernbank.com.au



Account	Account Name	Opening Balance:	Deposits, Payments & Credits:	Purchases, Interest & Charges:	Closing Balance:
50877339	Everyday Business	\$3,304.81	\$10,000.15	\$5,499.99	\$7,804.97

Transaction history

Account name: Everyday Business

Product name: Everyday Business

Statement period: 22 JAN 2021 To 21 JUL 2021

Account: 50877339 TFN Known: Y
 FRANCIS JOHN WARD & SARAH JANE WARD ATF WARD SUPERANNUATION

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			3,304.81
26 Feb	TXN INITIATED BY-9112632 TRANSFER TO 484799 167066970 Senrico Pty Ltd REF: INV-202284	1,760.00		1,544.81
17 Mar	TXN INITIATED BY-9112632 TRANSFER TO 015056 387392386 Super Audits REF: Ward Super Fund	330.00		1,214.81
19 Mar	BPAY BPAY TAX OFFICE PAYMENTS REF: 20210319044915480	525.78		689.03
28 May	ePayment From:CMC MARKETS STOC REF: 16249845		10,000.00 ✓	10,689.03
30 May	TXN INITIATED BY-9112632 TRANSFER TO 484799 167066970 Senrico Pty Ltd REF: INV-207782	1,870.00		8,819.03
30 May	BPAY BPAY TAX OFFICE PAYMENTS REF: 20210530175525751	506.21		8,312.82
14 Jun	TXN INITIATED BY-9112632 TRANSFER TO 015056 387392386 Super Audits REF: Ward Super Fund	330.00		7,982.82
30 Jun	Interest Paid		0.15	7,982.97
14 Jul	BPAY BPAY TAX OFFICE PAYMENTS REF: 20210714183232926	178.00		7,804.97

7196NNNN 9134849
E-7196IS-70378/-129754



Great Southern Bank
 A business name of Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 100, Brisbane QLD 4001

Member number: 9134849
 BSB: 814-282
 Issue date: 21/07/2021

Date	Description	Debits	Credits	Balance
21 Jul	CLOSING BALANCE			7,804.97

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.15	\$0.00	\$0.32

61800 - Distributions Receivable

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
OMF0003AU	Atlantic Pacific Australian Equity	\$17.40	\$3,112.79	(99.44)%
TOTAL		CY Balance	LY Balance	
		\$17.40	\$3,112.79	

Supporting Documents

- General Ledger [Report](#)
- Distribution Received.pdf

Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<i>Atlantic Pacific Australian Equity (OMF0003AU)</i>					
01/07/2020	Opening Balance				3,112.79 DR
01/07/2020	Distribution Reinvested - Atlantic Pacific Aust Equity			3,112.79	0.00 DR
30/06/2021	Atlantic Pacific Aust Equity - Reivensted 2021		17.40		17.40 DR
			17.40	3,112.79	17.40 DR

Total Debits: 17.40

Total Credits: 3,112.79

31 August 2021

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Periodic Statement

Atlantic Pacific Australian Equity Fund

This statement details your transactions in the fund for the period 1 July 2020 to 30 June 2021

Date	Transaction	Transaction Amount (\$)	Transaction Price (\$)	Transaction Units	Unit Balance	Redemption Price (\$)	Balance (\$)
01-07-2020	Opening Balance				18,886.7901	1.2455	23,523.50
01-07-2020	Reinvestment	3,112.79	1.2467	2,496.8236	21,383.6137	1.2455	26,633.29
30-06-2021	Distribution	17.40					
30-06-2021	Closing Balance				21,383.6137	1.2124	25,925.49

69100 - ATO Activity Statement Account

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
69100	ATO Activity Statement Account		\$446.62	100%
TOTAL		CY Balance	LY Balance	
			\$446.62	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Activity Statement Account (69100)					
<u>ATO Activity Statement Account (69100)</u>					
01/07/2020	Opening Balance				446.62 DR
19/03/2021	BPAY TAX OFFICE PAYMENTS			446.62	0.00 DR
				446.62	0.00 DR

Total Debits: 0.00

Total Credits: 446.62

74700 - Managed Investments (Australian)

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
OMF0003AU	Atlantic Pacific Australian Equity	21383.762600	\$25,942.78	18886.939000	\$26,626.81	(2.57)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		21383.762600	\$25,942.78	18886.939000	\$26,626.81	

Supporting Documents

- Investment Movement Report [Report](#)
- Annual Tax Statement - Atlantic Pacific Aust Equity.pdf
- Holding Balances.pdf

Standard Checklist

- Attach Annual statements from fund managers, Master Trust, Platform or Wrap providers confirming ownership and value
- Attach copies of Statements and 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
- Ensure the investment is in accordance with the SIS Act

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets				63,033.63		(62,216.45)			817.18	817.18
Bank West Account 907012-9		8,184.79		54,365.08		(62,549.87)			0.00	0.00
CUA Everyday Business Account		3,264.64		10,040.32		(5,321.99)			7,982.97	7,982.97
Macrovue Forex Trade Cash - AUD		645.70		10,416.14		(10,532.84)			529.00	529.00
		12,095.13		137,855.17		(140,621.15)			9,329.15	9,329.15
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	18,886.94	24,002.27	2,496.82	3,112.79				21,383.76	27,115.06	25,942.78
		24,002.27		3,112.79					27,115.06	25,942.78
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	9,000.00
IGO.AX - IGO Limited	2,000.00	9,670.86						2,000.00	9,670.86	15,260.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	7,100.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	12,640.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	4,720.00
SAR.AX - Saracen Mineral Holdings Limited	5,000.00	6,661.00			(5,000.00)	(6,661.00)	19,412.90		0.00	
SLR.AX - Silver Lake Resources Limited	12,000.00	4,451.00			(12,000.00)	(4,451.00)	23,121.40		0.00	
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	5,115.00
		69,056.36				(11,112.00)	42,534.30		57,944.36	53,835.00
Shares in Listed Companies (Overseas)										
ANTO.L - Antofagasta Plc	127.00	2,086.79			(127.00)	(2,086.79)	1,393.92		0.00	
AMAT.NDQ - Applied Materials Inc.			200.00	35,338.88				200.00	35,338.88	37,882.42
CENTERRAGOLD - Centerra Gold	183.00	2,156.36			(183.00)	(2,156.36)	835.72		0.00	
FRES.L - Fresnillo Plc			1,000.00	16,877.57				1,000.00	16,877.57	14,212.60
HL.NYE - Hecla Mining Co.			450.00	3,617.28				450.00	3,617.28	4,453.29
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,770.42
GLD.NYE - SPDR Gold Trust Shs	15.00	3,091.30	27.00	6,789.42	(15.00)	(3,091.30)	731.69	27.00	6,789.42	5,948.41

Ward Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		9,460.64		62,623.15		(7,334.45)	2,961.33		64,749.34	65,267.14
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
		114,614.56		203,591.11		(159,067.60)	45,495.63		159,138.07	154,374.07

2 August 2021

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Attribution Managed Investment Trust Member Annual (AMMA) Statement
For the year ended 30 June 2021
Atlantic Pacific Australian Equity Fund

Part A - Your Details

You are recorded as being: Superannuation Fund
 Australian Tax File Number (TFN) / ABN Quoted: Provided
 Country of residence at 30 Jun 2021: Australia

Part B - Summary of 2021 Tax Return (supplementary section) Items

	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	5.88	13U
Franked distributions from trusts	0.16	13C
Other deductions relating to non-primary production income	0.00	13Y
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for tax withheld where Australian business number not quoted	0.00	13P
Share of franking credit from franked dividends	0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Early stage venture capital limited partnership: current year tax offset	0.00	T7K
Early stage investor: current year tax offset	0.00	T8L
Other refundable tax offsets: Exploration credits	0.00	T9 (Code E)
Net capital gain	0.00	18A
Total current year capital gains	0.00	18H
Credit for foreign resident capital gains withholding amounts	0.00	18X
CFC Income	0.00	19K
Transferor trust income	0.00	19B
Assessable foreign source income	11.36	20E
Other net foreign source income	11.36	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offsets *	0.00	20O

* The foreign income tax offset represents foreign income tax offsets in respect of both foreign income and foreign capital gains derived by the Fund. Foreign income tax offsets on foreign capital gains have not been reduced by the capital gains tax discount.

Please retain this statement for Income Tax Purposes

Part C Component of attribution	Cash Distribution	Tax Paid/Frinking Credit (grossed up)	Attribution	Tax return Label
Australian Income				
Interest (subject to withholding tax)	0.00		0.00	
Interest (not subject to withholding tax)	0.00		0.00	
Dividends: unfranked amount	0.01		0.01	
Dividends: unfranked amount declared to be CFI	0.01		0.01	
Dividends: unfranked amount not declared to be CFI	0.00		0.00	
Dividends: less LIC capital gain deduction	0.00		0.00	
Other assessable Australian income	5.87		5.87	
NCMI - Non-primary production	0.00		0.00	
Excluded from NCMI - Non-primary production	0.00		0.00	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	5.88		5.88	13U
Dividends: Franked amount	0.16	0.00	0.16	13C/13Q
Capital gains				
Capital gains discount - Taxable Australian property	0.00		0.00	
Capital gains discount - Non-Taxable Australian property	0.00	0.00	0.00	
Capital gains other - Taxable Australian property	0.00		0.00	
Capital gains other - Non-Taxable Australian property	0.00	0.00	0.00	
NCMI capital gains	0.00		0.00	
Excluded from NCMI capital gains	0.00		0.00	
Net capital gain	0.00	0.00	0.00	18A
AMIT CGT gross up amount	0.00		0.00	
Other capital gains distribution	0.00		0.00	
Total current year capital gains	0.00	0.00	0.00	18H
Foreign income				
Other net foreign source income	11.36	0.00	11.36	20M/20O
Assessable foreign source income	11.36	0.00	11.36	20E
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	20F
CFC income	0.00		0.00	19K
Transferor trust income	0.00		0.00	19B
Total foreign income	11.36	0.00	11.36	
Tax offsets				
	Amount	Tax return label		
Franking credit tax offset (including Australian franking credits from a New Zealand franking company)	0.00	13Q / 20F		
Foreign income tax offset	0.00	20O		
Total tax offsets	0.00			

<u>Other non-assessable amounts and cost base details</u>	Cash distribution	Attribution/Amount	Other amount
Net exempt income	0.00	0.00	
Non-assessable non-exempt amount	0.00	0.00	
Other non-attributable amounts	0.00		
Gross cash distribution	17.40		17.40
AMIT cost base net amount - excess (decrease)			0.00
AMIT cost base net amount - shortfall (increase)			0.00

<u>Other amounts deducted from trust distribution</u>	Cash Amount	Tax return label
TFN amounts withheld	0.00	13R
Non-resident withholding tax deducted	0.00	
Other expenses	0.00	13Y
Credit for foreign resident capital gains withholding	0.00	18X
Net cash distribution	17.40	

31 August 2021

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Periodic Statement

Atlantic Pacific Australian Equity Fund

This statement details your transactions in the fund for the period 1 July 2020 to 30 June 2021


Date	Transaction	Transaction Amount (\$)	Transaction Price (\$)	Transaction Units	Unit Balance	Redemption Price (\$)	Balance (\$)
01-07-2020	Opening Balance				18,886.7901	1.2455	23,523.50
01-07-2020	Reinvestment	3,112.79	1.2467	2,496.8236	21,383.6137	1.2455	26,633.29
30-06-2021	Distribution	17.40					
30-06-2021	Closing Balance				21,383.6137	1.2124	25,925.49

Balance History

Currency Australian Dollar ▼

◀ View:

EVN, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at 30 Jun 2021

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	EVN	4.50	2,000	2,000	9,000.00

Viewing 1 - 1 of 1

Total Value: \$ 9,000.00

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

IGO LIMITED
IGO ORDINARY FULLY PAID SHARES

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	2000
Total			2000

Sincerely,

Computershare


Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar ▼

◀ View:

MYR, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at 30 Jun 2021

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	MYR	0.355	20,000	20,000	7,100.00


Viewing 1 - 1 of 1
Total Value: \$ 7,100.00

Balance History

Currency Australian Dollar 

« View:

NCM, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2021 

Displaying Balance History as at 30 Jun 2021

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	NCM	25.28	500	500	12,640.00

Viewing 1 - 1 of 1

Total Value: \$ 12,640.00

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**REGIS RESOURCES LIMITED
RRL ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	VIC	2000
		Total	2000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**ST BARBARA LIMITED
SBM ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	3000
		Total	3000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

SILVER LAKE RESOURCES LIMITED
SLR ORDINARY FULLY PAID SHARES Zero Balance

Name	Share Type	Register	Quantity	
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	0	Zero Balance
Total			0	

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

VIRGIN AUSTRALIA HOLDINGS LIMITED
VAIH BENEFICIAL INTERESTS Unlisted

Name	Share Type	Register	Quantity	
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	QLD	16000	Unlisted
Total			16000	

Sincerely,
Computershare

Only Computershare managed holdings are listed.



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Holdings

At close of business: 30/06/2021

Trading Account Number: 242184

Code	Company Name	Closing Price	FX Rate	Quantity	Value
AMAT:US	Applied Materials	142.400 USD	1.326	200 ✓	37,995.168
EVN	EVOLUTION MINING LIMITED	4.500		2,000 ✓	9,000.000
FRES:GB	Fresnillo PLC	771.600 GBX	0.018	1,000 ✓	14,233.705
IGO	IGO LIMITED	7.630		2,000 ✓	15,260.000
MYR	MYER HOLDINGS LIMITED	0.355		20,000 ✓	7,100.000
NCM	NEWCREST MINING LIMITED	25.280		500 ✓	12,640.000
RRL	REGIS RESOURCES LIMITED	2.360		2,000 ✓	4,720.000
SBM	ST BARBARA LIMITED	1.705		3,000 ✓	5,115.000
Total					106,063.873

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Generated : 01/12/2021 05:55 PM

Page 3 of 6

77600 - Shares in Listed Companies (Australian)

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
EVN.AX	Evolution Mining Limited	2000.000000	\$9,000.00	2000.000000	\$11,340.00	(20.63)%
IGO.AX	IGO Limited	2000.000000	\$15,260.00	2000.000000	\$9,740.00	56.67%
MYR.AX	Myer Holdings Limited	20000.000000	\$7,100.00	20000.000000	\$3,700.00	91.89%
NCM.AX	Newcrest Mining Limited	500.000000	\$12,640.00	500.000000	\$15,765.00	(19.82)%
RRL.AX	Regis Resources Limited	2000.000000	\$4,720.00	2000.000000	\$10,440.00	(54.79)%
SAR.AX	Saracen Mineral Holdings Limited	0.000000		5000.000000	\$27,100.00	100%
SBM.AX	St Barbara Limited	3000.000000	\$5,115.00	3000.000000	\$9,450.00	(45.87)%
SLR.AX	Silver Lake Resources Limited	0.000000		12000.000000	\$25,560.00	100%
	TOTAL	CY Units	CY Balance	LY Units	LY Balance	
		29500.000000	\$53,835.00	46500.000000	\$113,095.00	

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- Purchase and Sales.pdf
- Holding Balances.pdf

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

Ward Superannuation Fund

Balance Review Report

As at 30 June 2021

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
ANZ9006238968	ANZ - CMC Markets					817.18	
CUA50877339	CUA Everyday Business Account					7,982.97	
748MAC	Macrovue Forex Trade Cash - AUD					529.00	
74700	Managed Investments (Australian)						
OMF0003AU	Atlantic Pacific Australian Equity					21,383.7626	
77600	Shares in Listed Companies (Australian)						
EVN.AX	Evolution Mining Limited				Setup	2,000.0000	2,000.0000
IGO.AX	IGO Limited				Setup	2,000.0000	2,000.0000
MYR.AX	Myer Holdings Limited				Setup	20,000.0000	20,000.0000
NCM.AX	Newcrest Mining Limited				Setup	500.0000	500.0000
RRL.AX	Regis Resources Limited				Setup	2,000.0000	2,000.0000
SBM.AX	St Barbara Limited				Setup	3,000.0000	3,000.0000
77700	Shares in Listed Companies (Overseas)						
AMAT.NDQ	Applied Materials Inc.					200.0000	
FRES.L	Fresnillo Plc					1,000.0000	
HL.NYE	Hecla Mining Co.					450.0000	
KGC.NYE	Kinross Gold Corp.					328.0000	
GLD.ARCX	SPDR Gold Trust Shs					27.0000	
77800	Shares in Unlisted Private Companies (Australian)						

Ward Superannuation Fund
Balance Review Report

As at 30 June 2021

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
VAIH	Virgin Australia International Holdings Pty Ltd					16,000.0000	

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets				63,033.63		(62,216.45)			817.18	817.18
Bank West Account 907012-9		8,184.79		54,365.08		(62,549.87)			0.00	0.00
CUA Everyday Business Account		3,264.64		10,040.32		(5,321.99)			7,982.97	7,982.97
Macrovue Forex Trade Cash - AUD		645.70		10,416.14		(10,532.84)			529.00	529.00
		12,095.13		137,855.17		(140,621.15)			9,329.15	9,329.15
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	18,886.94	24,002.27	2,496.82	3,112.79				21,383.76	27,115.06	25,942.78
		24,002.27		3,112.79					27,115.06	25,942.78
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	9,000.00
IGO.AX - IGO Limited	2,000.00	9,670.86						2,000.00	9,670.86	15,260.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	7,100.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	12,640.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	4,720.00
SAR.AX - Saracen Mineral Holdings Limited	5,000.00	6,661.00			(5,000.00)	(6,661.00)	19,412.90		0.00	
SLR.AX - Silver Lake Resources Limited	12,000.00	4,451.00			(12,000.00)	(4,451.00)	23,121.40		0.00	
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	5,115.00
		69,056.36				(11,112.00)	42,534.30		57,944.36	53,835.00
Shares in Listed Companies (Overseas)										
ANTO.L - Antofagasta Plc	127.00	2,086.79			(127.00)	(2,086.79)	1,393.92		0.00	
AMAT.NDQ - Applied Materials Inc.			200.00	35,338.88				200.00	35,338.88	37,882.42
CENTERRAGOLD - Centerra Gold	183.00	2,156.36			(183.00)	(2,156.36)	835.72		0.00	
FRES.L - Fresnillo Plc			1,000.00	16,877.57				1,000.00	16,877.57	14,212.60
HL.NYE - Hecla Mining Co.			450.00	3,617.28				450.00	3,617.28	4,453.29
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,770.42
GLD.NYE - SPDR Gold Trust Shs	15.00	3,091.30	27.00	6,789.42	(15.00)	(3,091.30)	731.69	27.00	6,789.42	5,948.41

Ward Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		9,460.64		62,623.15		(7,334.45)	2,961.33		64,749.34	65,267.14
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
		114,614.56		203,591.11		(159,067.60)	45,495.63		159,138.07	154,374.07

31 August 2021

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Periodic Statement

Atlantic Pacific Australian Equity Fund

This statement details your transactions in the fund for the period 1 July 2020 to 30 June 2021


Date	Transaction	Transaction Amount (\$)	Transaction Price (\$)	Transaction Units	Unit Balance	Redemption Price (\$)	Balance (\$)
01-07-2020	Opening Balance				18,886.7901	1.2455	23,523.50
01-07-2020	Reinvestment	3,112.79	1.2467	2,496.8236	21,383.6137	1.2455	26,633.29
30-06-2021	Distribution	17.40					
30-06-2021	Closing Balance				21,383.6137	1.2124	25,925.49

Balance History

Currency Australian Dollar ▼

◀ View:

EVN, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at 30 Jun 2021

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	EVN	4.50	2,000	2,000	9,000.00

Viewing 1 - 1 of 1

Total Value: \$ 9,000.00

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

IGO LIMITED
IGO ORDINARY FULLY PAID SHARES

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	2000
		Total	2000

Sincerely,

Computershare


Only Computershare managed holdings are listed.

Balance History

Currency Australian Dollar ▼

◀ View:

MYR, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at 30 Jun 2021

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	MYR	0.355	20,000	20,000	7,100.00


Viewing 1 - 1 of 1
Total Value: \$ 7,100.00

Balance History

Currency Australian Dollar ▼

◀ View:

NCM, X*****4663 (MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>)

Balance as at date (dd/mm/yyyy) 

Displaying Balance History as at 30 Jun 2021

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****4663	NCM	25.28	500	500	12,640.00

Viewing 1 - 1 of 1

Total Value: \$ 12,640.00

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

REGIS RESOURCES LIMITED
RRL ORDINARY FULLY PAID SHARES

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	VIC	2000
Total			2000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**ST BARBARA LIMITED
SBM ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	3000
		Total	3000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**SILVER LAKE RESOURCES LIMITED
SLR ORDINARY FULLY PAID SHARES Zero Balance**

Name	Share Type	Register	Quantity	
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	WA	0	Zero Balance
Total			0	

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 16/03/2022

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

VIRGIN AUSTRALIA HOLDINGS LIMITED
VAIH BENEFICIAL INTERESTS Unlisted

Name	Share Type	Register	Quantity	
MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND> X*****4663	CHESS Sponsored	QLD	16000	Unlisted
		Total	16000	

Sincerely,
Computershare

Only Computershare managed holdings are listed.



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Holdings

At close of business: 30/06/2021

Trading Account Number: 242184

Code	Company Name	Closing Price	FX Rate	Quantity	Value
AMAT:US	Applied Materials	142.400 USD	1.326	200 ✓	37,995.168
EVN	EVOLUTION MINING LIMITED	4.500		2,000 ✓	9,000.000
FRES:GB	Fresnillo PLC	771.600 GBX	0.018	1,000 ✓	14,233.705
IGO	IGO LIMITED	7.630		2,000 ✓	15,260.000
MYR	MYER HOLDINGS LIMITED	0.355		20,000 ✓	7,100.000
NCM	NEWCREST MINING LIMITED	25.280		500 ✓	12,640.000
RRL	REGIS RESOURCES LIMITED	2.360		2,000 ✓	4,720.000
SBM	ST BARBARA LIMITED	1.705		3,000 ✓	5,115.000
Total					106,063.873

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Generated : 01/12/2021 05:55 PM

Page 3 of 6



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
 1419 MT ALFORD ROAD
 MOOGERAH QLD 4309

Confirmations

Period: 01/07/2020 - 30/06/2021
 Trading Account Number: 242184

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
SAR	11812263	Sell	05/10/2020	07/10/2020	5.220	5000	23.73	2.37	0.00	26,073.90 ✓
SLR	11812235	Sell	05/10/2020	07/10/2020	2.300	12000	25.09	2.51	0.00	27,572.40 ✓
AMAT:US	14451442	Buy	27/04/2021	28/04/2021	176.694	200	0.00	0.00	0.00	35,338.88 ✓
Av Price:137 USD. Rate:1.289740. Exch Fees:0										
FRES:GB	14895882	Buy	02/06/2021	04/06/2021	16.794	1000	0.00	0.00	83.97	16,877.57 ✓
Av Price:912 GBX. Rate:0.018414. Exch Fees:83.9678										

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

TRADE CONFIRMATION

Sell Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT SAR ORDINARY FULLY PAID
ISSUER SARACEN MINERAL

TRANSACTION DATE	05/10/2020
CONFIRMATION No.	11812263
ACCOUNT No.	242184
SETTLEMENT DATE	07/10/2020
SETTLEMENT TIME	11:00 am
DEALER	AWI
AS AT	

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PLEASE ENSURE THAT WE ARE ADVISED OF THE SRN FOR THIS CONFIRMATION BY TRADE DATE + 1 DAY TO AVOID ADDITIONAL CHARGES. (SEE TERMS & CONDITIONS)

QUANTITY	PRICE	CONSIDERATION
1737	5.2200	\$9,067.14
1029	5.2200	\$5,371.38
758	5.2200	\$3,956.76
705	5.2200	\$3,680.10
384	5.2200	\$2,004.48
200	5.2200	\$1,044.00
159	5.2200	\$829.98
24	5.2200	\$125.28
4	5.2200	\$20.88
5000	5.2200	\$26,100.00
BROKERAGE		\$23.73
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$2.37
NET PROCEEDS		\$26,073.90

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

TRADE CONFIRMATION

Sell Confirmation

MR FRANCIS JOHN WARD + MRS SARAH JANE WARD <WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

FINANCIAL PRODUCT SLR ORDINARY FULLY PAID
ISSUER SILVER LAKE RESOURCE

TRANSACTION DATE 05/10/2020
CONFIRMATION No. 11812235
ACCOUNT No. 242184
SETTLEMENT DATE 07/10/2020
SETTLEMENT TIME 11:00 am
DEALER AWI
AS AT

This is a duplicate copy of your original confirmation and the information provided on this copy may not be as complete as the original already provided to you at the time of the transaction. Refer to your original confirmation for full details, including Terms and Conditions applicable for that transaction.

PLEASE ENSURE THAT WE ARE ADVISED OF THE SRN FOR THIS CONFIRMATION BY TRADE DATE + 1 DAY TO AVOID ADDITIONAL CHARGES. (SEE TERMS & CONDITIONS)

QUANTITY	PRICE	CONSIDERATION
11671	2.3000	\$26,843.30
329	2.3000	\$756.70
12000	2.3000	\$27,600.00
BROKERAGE		\$25.09
OTHER FEES		\$0.00
STAMP DUTY		\$0.00
GST*		\$2.51
NET PROCEEDS		\$27,572.40

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

Execution and Settlement Agent:

CMC Markets Stockbroking Limited

ABN 69 081 002 851
Participant of the ASX Group, Chi-X Australia and SSX
AFSL No. 246381

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS. E. & O.E.

77700 - Shares in Listed Companies (Overseas)

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
AMAT.NDQ	Applied Materials Inc.	200.000000	\$37,882.42			100%
ANTO.L	Antofagasta Plc	0.000000		127.000000	\$2,131.67	100%
CENTERRAGOLD	Centerra Gold	0.000000		183.000000	\$2,956.53	100%
FRES.L	Fresnillo Plc	1000.000000	\$14,212.60			100%
GLD.NYE	SPDR Gold Trust Shs	27.000000	\$5,948.41	15.000000	\$3,646.41	63.13%
HL.NYE	Hecla Mining Co.	450.000000	\$4,453.29			100%
KGC.NYE	Kinross Gold Corp.	328.000000	\$2,770.42	328.000000	\$3,450.63	(19.71)%
	TOTAL	CY Units	CY Balance	LY Units	LY Balance	
		2005.000000	\$65,267.14	653.000000	\$12,185.24	

Supporting Documents

- Investment Movement Report [Report](#)
- Macrovue - Holding Report.pdf
- Macrovue - CGT Report.pdf

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued at June 30 in Australian Dollars
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets				63,033.63		(62,216.45)			817.18	817.18
Bank West Account 907012-9		8,184.79		54,365.08		(62,549.87)			0.00	0.00
CUA Everyday Business Account		3,264.64		10,040.32		(5,321.99)			7,982.97	7,982.97
Macrovue Forex Trade Cash - AUD		645.70		10,416.14		(10,532.84)			529.00	529.00
		12,095.13		137,855.17		(140,621.15)			9,329.15	9,329.15
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	18,886.94	24,002.27	2,496.82	3,112.79				21,383.76	27,115.06	25,942.78
		24,002.27		3,112.79					27,115.06	25,942.78
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	9,000.00
IGO.AX - IGO Limited	2,000.00	9,670.86						2,000.00	9,670.86	15,260.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	7,100.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	12,640.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	4,720.00
SAR.AX - Saracen Mineral Holdings Limited	5,000.00	6,661.00			(5,000.00)	(6,661.00)	19,412.90		0.00	
SLR.AX - Silver Lake Resources Limited	12,000.00	4,451.00			(12,000.00)	(4,451.00)	23,121.40		0.00	
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	5,115.00
		69,056.36				(11,112.00)	42,534.30		57,944.36	53,835.00
Shares in Listed Companies (Overseas)										
ANTO.L - Antofagasta Plc	127.00	2,086.79			(127.00)	(2,086.79)	1,393.92		0.00	
AMAT.NDQ - Applied Materials Inc.			200.00	35,338.88				200.00	35,338.88	37,882.42
CENTERRAGOLD - Centerra Gold	183.00	2,156.36			(183.00)	(2,156.36)	835.72		0.00	
FRES.L - Fresnillo Plc			1,000.00	16,877.57				1,000.00	16,877.57	14,212.60
HL.NYE - Hecla Mining Co.			450.00	3,617.28				450.00	3,617.28	4,453.29
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,770.42
GLD.NYE - SPDR Gold Trust Shs	15.00	3,091.30	27.00	6,789.42	(15.00)	(3,091.30)	731.69	27.00	6,789.42	5,948.41

Ward Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		9,460.64		62,623.15		(7,334.45)	2,961.33		64,749.34	65,267.14
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
		114,614.56		203,591.11		(159,067.60)	45,495.63		159,138.07	154,374.07



MACROVUE

Macrovue Pty Ltd
Level 4, 10 Barrack St, Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@macrovue.com.au

Capital Gains Tax Report

Account Number: **748**
Account Name: **Ward Superannuation Fund**
Start Date: **July 1, 2020**
End Date: **June 30, 2021**
Sale Allocation Method: **First In, First Out**

Summary

Short Term Capital Gains	728.18
less Available Capital Losses	0.00
Total Short Term Capital Gains	728.18
Long Term Capital Gains	2,359.21
less Residual Capital Losses	0.00
Total Long Term Capital Gains	2,359.21
less CGT Discount @ 50%	-1,179.61
Total Taxable Capital Gains	1,907.79

Capital Gains - Short Term

Stock Ticker	Stock Name	Exchange	Purchase Date	Sale Date	Sale Quantity	Cost Basis	Adjustments	Sale Value	Capital Gain
GLD	SPDR Gold Shares	PSE	Dec. 27, 2019, 2:30 p.m.	July 28, 2020, 1:30 p.m.	5	-1,023.66	0.00	1,256.39	232.73
GLD	SPDR Gold Shares	PSE	Dec. 27, 2019, 2:30 p.m.	July 28, 2020, 1:30 p.m.	3	-614.20	0.00	762.83	148.64
GLD	SPDR Gold Shares	PSE	Dec. 27, 2019, 2:30 p.m.	July 28, 2020, 1:30 p.m.	7	-1,433.12	0.00	1,779.94	346.82
Total									728.18

Capital Gains - Long Term

Stock Ticker	Stock Name	Exchange	Purchase Date	Sale Date	Sale Quantity	Cost Basis	Adjustments	Sale Value	Capital Gain
CG	Centerra Gold Inc.	TSE	Nov. 19, 2019, 8:40 a.m.	July 23, 2020, 6:44 p.m.	83	-935.04	0.00	1,363.87	428.83
CG	Centerra Gold Inc.	TSE	Nov. 19, 2019, 8:40 a.m.	July 23, 2020, 6:44 p.m.	100	-1,126.55	0.00	1,628.21	501.66
ANTO	Antofagasta plc	LON	Nov. 19, 2019, 8:40 a.m.	Jan. 8, 2021, 10:46 a.m.	127	-2,051.99	0.00	3,480.71	1,428.72
Total									2,359.21

Capital Losses

Stock Ticker	Stock Name	Exchange	Purchase Date	Sale Date	Sale Quantity	Cost Basis	Adjustments	Sale Value	Capital Gain
Total									0.00



MACROVUE

Macrovue Pty Ltd

Level 4, 10 Barrack St, Sydney NSW 2000

Phone: +61 2 8294 5993

Email: support@macrovue.com.au

Holdings Report

Account Number: 748

Account Name: **Ward Superannuation Fund**

Date: 30/06/2021

Cash Holdings

Currency	Amount	AUD Equiv
GBP	269.06	496.26
AUD	0.60	0.60
CAD	0.00	0.00
USD	24.10	32.14
Total		529.00

Vue Holdings

Vue Name	Ticker	Exchange	Name	Currency	Quantity	Price	Value (local)	Value (AUD)
Stock's l'm Holding	KGC	NYS	Kinross Gold Corporation	USD	328 ✓	6.35	2,082.80	2,774.29
Stock's l'm Holding	GLD	PSE	SPDR Gold Shares	USD	27 ✓	165.63	4,472.01	5,956.71
Stock's l'm Holding	HL	NYS	Hecla Mining Company	USD	450 ✓	7.44	3,348.00	4,459.54
Total							Total	13,190.55

77800 - Shares in Unlisted Private Companies (Australian)

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
VAIH	Virgin Australia International Holdings Pty Ltd	16000.000000		16000.000000		0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		16000.000000		16000.000000		

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Statements and 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
- Ensure the investment is in accordance with the SIS Act

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets				63,033.63		(62,216.45)			817.18	817.18
Bank West Account 907012-9		8,184.79		54,365.08		(62,549.87)			0.00	0.00
CUA Everyday Business Account		3,264.64		10,040.32		(5,321.99)			7,982.97	7,982.97
Macrovue Forex Trade Cash - AUD		645.70		10,416.14		(10,532.84)			529.00	529.00
		12,095.13		137,855.17		(140,621.15)			9,329.15	9,329.15
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	18,886.94	24,002.27	2,496.82	3,112.79				21,383.76	27,115.06	25,942.78
		24,002.27		3,112.79					27,115.06	25,942.78
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	9,000.00
IGO.AX - IGO Limited	2,000.00	9,670.86						2,000.00	9,670.86	15,260.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	7,100.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	12,640.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	4,720.00
SAR.AX - Saracen Mineral Holdings Limited	5,000.00	6,661.00			(5,000.00)	(6,661.00)	19,412.90		0.00	
SLR.AX - Silver Lake Resources Limited	12,000.00	4,451.00			(12,000.00)	(4,451.00)	23,121.40		0.00	
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	5,115.00
		69,056.36				(11,112.00)	42,534.30		57,944.36	53,835.00
Shares in Listed Companies (Overseas)										
ANTO.L - Antofagasta Plc	127.00	2,086.79			(127.00)	(2,086.79)	1,393.92		0.00	
AMAT.NDQ - Applied Materials Inc.			200.00	35,338.88				200.00	35,338.88	37,882.42
CENTERRAGOLD - Centerra Gold	183.00	2,156.36			(183.00)	(2,156.36)	835.72		0.00	
FRES.L - Fresnillo Plc			1,000.00	16,877.57				1,000.00	16,877.57	14,212.60
HL.NYE - Hecla Mining Co.			450.00	3,617.28				450.00	3,617.28	4,453.29
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,770.42
GLD.NYE - SPDR Gold Trust Shs	15.00	3,091.30	27.00	6,789.42	(15.00)	(3,091.30)	731.69	27.00	6,789.42	5,948.41

Ward Superannuation Fund
Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
		9,460.64		62,623.15		(7,334.45)	2,961.33		64,749.34	65,267.14
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
		114,614.56		203,591.11		(159,067.60)	45,495.63		159,138.07	154,374.07

85000 - Income Tax Payable/Refundable

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$3,496.38)	(\$960.61)	263.97%
TOTAL		CY Balance	LY Balance	
		(\$3,496.38)	(\$960.61)	

Supporting Documents

- Non Deductible Expense Reconciliation [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- ATO - PAYG Instalment Report.pdf
- ATO - Income Tax Account.pdf
- ATO - Integrated client Account.pdf

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

Ward Superannuation Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2020 - 30 June 2021			Net Capital Gains	30,574.32	0.00 %	0.00
Segment - 01 July 2020 to 30 June 2021						
Label C						
	01/07/2020	25000/CUA50877339	CUA Everyday Business Account	40.00		
	31/07/2020	25000/BWAMI9070129	Bank West Account 907012-9	0.07		
	31/08/2020	25000/BWAMI9070129	Bank West Account 907012-9	0.07		
	30/09/2020	25000/BWAMI9070129	Bank West Account 907012-9	0.07		
	30/10/2020	25000/BWAMI9070129	Bank West Account 907012-9	11.79		
	30/11/2020	25000/BWAMI9070129	Bank West Account 907012-9	9.48		
	31/12/2020	25000/CUA50877339	CUA Everyday Business Account	0.17		
	31/12/2020	25000/BWAMI9070129	Bank West Account 907012-9	7.95		
	29/01/2021	25000/BWAMI9070129	Bank West Account 907012-9	7.45		
	10/02/2021	25000/BWAMI9070129	Bank West Account 907012-9	2.83		
	30/06/2021	25000/CUA50877339	CUA Everyday Business Account	0.15		
			Total	80.03	0.000 %	0.00
Label D1						
	02/10/2020	23900/ANTO.L	Antofagasta Plc	10.94		
	22/10/2020	23900/KGC.NYE	Kinross Gold Corp.	13.02		
	20/12/2020	23900/KGC.NYE	Kinross Gold Corp.	13.15		
	18/03/2021	23900/KGC.NYE	Kinross Gold Corp.	12.57		
	03/06/2021	23900/HL.NYE	Hecla Mining Co.	6.54		
	17/06/2021	23900/KGC.NYE	Kinross Gold Corp.	12.89		

Ward Superannuation Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label D1						
	24/06/2021	23900/AMAT.NDQ	Applied Materials Inc.	44.40		
	30/06/2021	23800/OMF0003AU	Atlantic Pacific Australian Equity	11.36		
			Total	124.87	0.000 %	0.00
Label J						
	25/09/2020	23900/IGO.AX	IGO Limited	100.00		
			Total	100.00	0.000 %	0.00
Label K						
	25/09/2020	23900/EVN.AX	Evolution Mining Limited	180.00		
	25/09/2020	23900/NCM.AX	Newcrest Mining Limited	121.90		
	29/09/2020	23900/SBM.AX	St Barbara Limited	120.00		
	16/10/2020	23900/RRL.AX	Regis Resources Limited	160.00		
	25/03/2021	23900/SBM.AX	St Barbara Limited	120.00		
	25/03/2021	23900/RRL.AX	Regis Resources Limited	80.00		
	26/03/2021	23900/EVN.AX	Evolution Mining Limited	140.00		
	31/03/2021	23900/NCM.AX	Newcrest Mining Limited	96.53		
			Total	1,018.43	0.000 %	0.00
Label L						
	25/09/2020	23900/EVN.AX	Evolution Mining Limited	77.14		
	25/09/2020	23900/NCM.AX	Newcrest Mining Limited	52.24		
	29/09/2020	23900/SBM.AX	St Barbara Limited	51.43		
	16/10/2020	23900/RRL.AX	Regis Resources Limited	68.57		
	25/03/2021	23900/SBM.AX	St Barbara Limited	51.43		

Ward Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label L						
	25/03/2021	23900/RRL.AX	Regis Resources Limited	34.29		
	26/03/2021	23900/EVN.AX	Evolution Mining Limited	60.00		
	31/03/2021	23900/NCM.AX	Newcrest Mining Limited	41.37		
			Total	436.47	0.000 %	0.00
Label M						
	30/06/2021	23800/OMF0003AU	Atlantic Pacific Australian Equity	6.04		
			Total	6.04	0.000 %	0.00
Label S						
	23/07/2020	26500/1240566872	Macrovue Credit Rebate	15.00		
	15/09/2020	26500/1240566872	Macrovue Credit Rebate	15.00		
	08/01/2021	26500/1240566872	Macrovue Credit Rebate	15.00		
	06/04/2021	26500/1240566872	Macrovue Credit Rebate	15.00		
	30/06/2021	26500/748MAC	Macrovue Forex Trade Cash - AUD	(126.14)		
			Total	(66.14)	0.000 %	0.00
Total Segment ECPI *						0.00
SMSF Annual Return Rounding						0.00
Total ECPI						0.00

* 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.

Ward Superannuation Fund**Pension Non Deductible Expense Report**

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2020 to 30 June 2021							
Label H							
	17/03/2021	30700	Auditor's Remuneration	330.00			
	14/06/2021	30700	Auditor's Remuneration	330.00			
			Total	660.00	0.000 %	660.00	0.00
Label J							
	26/02/2021	30100	Accountancy Fees	1,760.00			
	30/05/2021	30100	Accountancy Fees	1,870.00			
			Total	3,630.00	0.000 %	3,630.00	0.00
	19/03/2021	30400	ATO Supervisory Levy	259.00			
	30/05/2021	30400	ATO Supervisory Levy	259.00			
			Total	518.00	0.000 %	518.00	0.00
					Label Total	4,148.00	0.00
Label L							
	30/05/2021	85000	Income Tax Payable/Refundable	247.21			
			Total	247.21	0.000 %	0.00	247.21
				Total Segment Expenses		4,808.00	247.21

Ward Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2020 - 30 June 2021

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				Total Expenses *	4,808.00	247.21

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Ward Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	(12,209.51)
Less	
Realised Accounting Capital Gains	45,495.63
Accounting Trust Distributions	17.40
	<u>45,513.03</u>
Add	
Decrease in MV of investments	54,151.62
Franking Credits	436.47
Net Capital Gains	30,574.00
Credit for Tax Withheld - Foreign resident withholding	8.75
Taxable Trust Distributions	6.04
Distributed Foreign income	11.36
	<u>85,188.24</u>
SMSF Annual Return Rounding	(1.70)
	<u>27,464.00</u>
Taxable Income or Loss	<u>27,464.00</u>
Income Tax on Taxable Income or Loss	4,119.60
Less	
Franking Credits	436.47
Credit for Tax Withheld - Foreign resident withholding	8.75
	<u>3,674.38</u>
CURRENT TAX OR REFUND	<u>3,674.38</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(178.00)
	<u>3,755.38</u>
AMOUNT DUE OR REFUNDABLE	<u>3,755.38</u>

* Distribution tax components review process has not been completed for the financial year.

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				30,574.32
Sub-Total				30,574.32
Ignore Cents				0.32
Total				30,574.00
C - Income - Gross interest				
	01/07/2020	25000/CUA50877339	CUA Everyday Business Account	40.00
	31/07/2020	25000/BWAMI9070129	Bank West Account 907012-9	0.07
	31/08/2020	25000/BWAMI9070129	Bank West Account 907012-9	0.07
	30/09/2020	25000/BWAMI9070129	Bank West Account 907012-9	0.07
	30/10/2020	25000/BWAMI9070129	Bank West Account 907012-9	11.79
	30/11/2020	25000/BWAMI9070129	Bank West Account 907012-9	9.48
	31/12/2020	25000/CUA50877339	CUA Everyday Business Account	0.17
	31/12/2020	25000/BWAMI9070129	Bank West Account 907012-9	7.95
	29/01/2021	25000/BWAMI9070129	Bank West Account 907012-9	7.45
	10/02/2021	25000/BWAMI9070129	Bank West Account 907012-9	2.83
	30/06/2021	25000/CUA50877339	CUA Everyday Business Account	0.15
Sub-Total				80.03
Ignore Cents				0.03
Total				80.00
D1 - Income - Gross foreign income				
	02/10/2020	23900/ANTO.L	Antofagasta Plc	10.94
	22/10/2020	23900/KGC.NYE	Kinross Gold Corp.	13.02
	20/12/2020	23900/KGC.NYE	Kinross Gold Corp.	13.15
	18/03/2021	23900/KGC.NYE	Kinross Gold Corp.	12.57
	03/06/2021	23900/HL.NYE	Hecla Mining Co.	6.54
	17/06/2021	23900/KGC.NYE	Kinross Gold Corp.	12.89
	24/06/2021	23900/AMAT.NDQ	Applied Materials Inc.	44.40
	30/06/2021	23800/OMF0003AU	Atlantic Pacific Australian Equity	11.36
Sub-Total				124.87
Ignore Cents				0.87
Total				124.00
D - Income - Net foreign income				
	02/10/2020	23900/ANTO.L	Antofagasta Plc	10.94
	22/10/2020	23900/KGC.NYE	Kinross Gold Corp.	13.02
	20/12/2020	23900/KGC.NYE	Kinross Gold Corp.	13.15
	18/03/2021	23900/KGC.NYE	Kinross Gold Corp.	12.57
	03/06/2021	23900/HL.NYE	Hecla Mining Co.	6.54
	17/06/2021	23900/KGC.NYE	Kinross Gold Corp.	12.89
	24/06/2021	23900/AMAT.NDQ	Applied Materials Inc.	44.40
	30/06/2021	23800/OMF0003AU	Atlantic Pacific Australian Equity	11.36

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
D - Income - Net foreign income				
Sub-Total				124.87
Ignore Cents				0.87
Total				124.00
J - Unfranked dividend amount				
	25/09/2020	23900/IGO.AX	IGO Limited	100.00
Sub-Total				100.00
Ignore Cents				0.00
Total				100.00
K - Franked dividend amount				
	25/09/2020	23900/EVN.AX	Evolution Mining Limited	180.00
	25/09/2020	23900/NCM.AX	Newcrest Mining Limited	121.90
	29/09/2020	23900/SBM.AX	St Barbara Limited	120.00
	16/10/2020	23900/RRL.AX	Regis Resources Limited	160.00
	25/03/2021	23900/SBM.AX	St Barbara Limited	120.00
	25/03/2021	23900/RRL.AX	Regis Resources Limited	80.00
	26/03/2021	23900/EVN.AX	Evolution Mining Limited	140.00
	31/03/2021	23900/NCM.AX	Newcrest Mining Limited	96.53
Sub-Total				1,018.43
Ignore Cents				0.43
Total				1,018.00
L - Income - Dividend franking credit				
	25/09/2020	23900/EVN.AX	Evolution Mining Limited	77.14
	25/09/2020	23900/NCM.AX	Newcrest Mining Limited	52.24
	29/09/2020	23900/SBM.AX	St Barbara Limited	51.43
	16/10/2020	23900/RRL.AX	Regis Resources Limited	68.57
	25/03/2021	23900/SBM.AX	St Barbara Limited	51.43
	25/03/2021	23900/RRL.AX	Regis Resources Limited	34.29
	26/03/2021	23900/EVN.AX	Evolution Mining Limited	60.00
	31/03/2021	23900/NCM.AX	Newcrest Mining Limited	41.37
Sub-Total				436.47
Ignore Cents				0.47
Total				436.00
M - Gross trust distributions				
	30/06/2021	23800/OMF0003AU	Atlantic Pacific Australian Equity	6.04
Sub-Total				6.04
Ignore Cents				0.04
Total				6.00
S - Income - Other income				
	30/06/2021	26500/748MAC	Macrovue Forex Trade Cash - AUD	(126.14)
	23/07/2020	26500/1240566872	Macrovue Credit Rebate	15.00
	15/09/2020	26500/1240566872	Macrovue Credit Rebate	15.00

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
S - Income - Other income				
	08/01/2021	26500/1240566872	Macrovue Credit Rebate	15.00
	06/04/2021	26500/1240566872	Macrovue Credit Rebate	15.00
Sub-Total				(66.14)
Ignore Cents				0.14
Total				(66.00)
W - GROSS INCOME (Sum of labels A to U)				
				32,271.00
Sub-Total				32,271.00
Ignore Cents				0.00
Total				32,271.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				32,271.00
Sub-Total				32,271.00
Ignore Cents				0.00
Total				32,271.00
H1 - Expenses - SMSF auditor fee				
	17/03/2021	30700	Auditor's Remuneration	330.00
	14/06/2021	30700	Auditor's Remuneration	330.00
Sub-Total				660.00
Ignore Cents				0.00
Total				660.00
J1 - Expenses - Management and administration expenses				
	26/02/2021	30100	Accountancy Fees	1,760.00
	30/05/2021	30100	Accountancy Fees	1,870.00
	19/03/2021	30400	ATO Supervisory Levy	259.00
	30/05/2021	30400	ATO Supervisory Levy	259.00
Sub-Total				4,148.00
Ignore Cents				0.00
Total				4,148.00
L2 - Expenses - Other amounts (Non-deductible)				
	30/05/2021	85000	Income Tax Payable/Refundable	247.21
Sub-Total				247.21
Ignore Cents				0.21
Total				247.00
N - TOTAL DEDUCTIONS				
				4,808.00
Sub-Total				4,808.00
Ignore Cents				0.00
Total				4,808.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				247.00
Sub-Total				247.00
Ignore Cents				0.00
Total				247.00
O - TAXABLE INCOME OR LOSS				
				27,463.00
Sub-Total				27,463.00
Ignore Cents				0.00
Total				27,463.00
Z - TOTAL SMSF EXPENSES				
				5,055.00
Sub-Total				5,055.00
Ignore Cents				0.00
Total				5,055.00
A - Taxable income				
				27,463.00
Sub-Total				27,463.00
Ignore Cents				0.00
Total				27,463.00
T1 - Tax on taxable income				
				4,119.60
Sub-Total				4,119.60
Ignore Cents				0.00
Total				4,119.60
B - Gross Tax				
				4,119.60
Sub-Total				4,119.60
Ignore Cents				0.00
Total				4,119.60
T2 - SUBTOTAL				
				4,119.60
Sub-Total				4,119.60
Ignore Cents				0.00
Total				4,119.60
T3 - SUBTOTAL 2				
				4,119.60
Sub-Total				4,119.60
Ignore Cents				0.00
Total				4,119.60

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	25/09/2020	23900/EVN.AX	Evolution Mining Limited	77.14
	25/09/2020	23900/NCM.AX	Newcrest Mining Limited	52.24
	29/09/2020	23900/SBM.AX	St Barbara Limited	51.43
	16/10/2020	23900/RRL.AX	Regis Resources Limited	68.57
	25/03/2021	23900/SBM.AX	St Barbara Limited	51.43
	25/03/2021	23900/RRL.AX	Regis Resources Limited	34.29
	26/03/2021	23900/EVN.AX	Evolution Mining Limited	60.00
	31/03/2021	23900/NCM.AX	Newcrest Mining Limited	41.37
Sub-Total				436.47
Ignore Cents				0.00
Total				436.47
E - Refundable tax offsets				
				436.47
Sub-Total				436.47
Ignore Cents				0.00
Total				436.47
T5 - TAX PAYABLE				
				3,683.13
Sub-Total				3,683.13
Ignore Cents				0.00
Total				3,683.13
H2 - Credit for tax withheld – foreign resident withholding				
	22/10/2020	23900/KGC.NYE	Kinross Gold Corp.	1.96
	20/12/2020	23900/KGC.NYE	Kinross Gold Corp.	1.98
	18/03/2021	23900/KGC.NYE	Kinross Gold Corp.	1.89
	03/06/2021	23900/HL.NYE	Hecla Mining Co.	0.98
	17/06/2021	23900/KGC.NYE	Kinross Gold Corp.	1.94
Sub-Total				8.75
Ignore Cents				0.00
Total				8.75
H - Eligible credits				
				8.75
Sub-Total				8.75
Ignore Cents				0.00
Total				8.75
K - PAYG instalments raised				
	06/06/2021	85000	Income Tax Payable/Refundable	178.00
Sub-Total				178.00
Ignore Cents				0.00
Total				178.00

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				3,755.38
Sub-Total				3,755.38
Ignore Cents				0.00
Total				3,755.38



Income tax 551

Date generated	09/03/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **01 July 2020** to **30 June 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 Mar 2021	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$972.40		\$972.40 DR
5 Mar 2021	9 Nov 2012	Credit transfer received from Integrated Client Account		\$446.62	\$525.78 DR
8 Mar 2021	19 May 2017	General interest charge			\$525.78 DR
22 Mar 2021	19 Mar 2021	Payment received		\$525.78	\$0.00
22 Mar 2021	22 Mar 2021	General interest charge			\$0.00
1 Jun 2021	31 May 2021	Payment received		\$506.21	\$506.21 CR
8 Jun 2021	1 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$506.21		\$0.00



Activity statement 001

Date generated	09/03/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

3 results found - from **01 July 2020** to **30 June 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Mar 2021	9 Nov 2012	Credit transferred to Income Tax Account	\$446.62		\$0.00
5 Mar 2021	14 Dec 2019	General interest charge			\$0.00
6 Jun 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$178.00		\$178.00 DR



Australian Government
Australian Taxation Office

PAYG Instalments report 2021

Tax Agent 74856004

Last Updated 05/03/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
895919698	THE TRUSTEE FOR WARD SUPERANNUATION FUND	Not Applicable	Not Applicable	178.00	Not Applicable	178.00

Total No of Clients: 1

86000 - PAYG Instalment Payable

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable	(\$178.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$178.00)		

Supporting Documents

- ATO - PAYG Instalment Report.pdf

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal



Australian Government
Australian Taxation Office

PAYG Instalments report 2021

Tax Agent 74856004

Last Updated 05/03/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
895919698	THE TRUSTEE FOR WARD SUPERANNUATION FUND	Not Applicable	Not Applicable	178.00	Not Applicable	178.00

Total No of Clients: 1

A - Financial Statements

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- Ward Superannuation Fund - 2021 Financial Stmts - Signed.pdf

Standard Checklist

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

7 September, 2022

The Trustees
Ward Superannuation Fund
PO Box 51
KALBAR QLD 4309

Dear John and Sarah

Re: Ward Superannuation Fund

Enclosed please find the 2021 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Investment Strategy
6. Audit Representation Letter;
7. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will **NOT** issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **30 June 2022**. However, for the 2021 year, we have calculated that the Super Fund has an amount Payable of **\$3755.38** after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts, however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters

2022 Concessional Contributions Cap - from 1 July 2021, the general concessional contribution cap is \$27,500.00 for all individuals, regardless of age.

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards

Sam Greco

SAM GRECO

Encls

Francis John Ward

Sarah Ward
.....

Ward Superannuation Fund

Financial Statements & Reports

for the year ended

30 June 2021



Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: info@taxonline.com.au

Ward Superannuation Fund
Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Trust Distributions	10	17.40	3,112.79
Dividends Received	9	1,223.19	1,311.88
Interest Received		80.03	1.11
Other Investment Income		(66.14)	58.55
Total Income		<u>1,254.48</u>	<u>4,484.33</u>
Expenses			
Accountancy Fees		3,630.00	0.00
ATO Supervisory Levy		518.00	0.00
Auditor's Remuneration		660.00	0.00
		<u>4,808.00</u>	<u>0.00</u>
Investment Losses			
Changes in Market Values	11	8,655.99	(20,810.94)
Total Expenses		<u>13,463.99</u>	<u>(20,810.94)</u>
Benefits accrued as a result of operations before income tax		<u>(12,209.51)</u>	<u>25,295.27</u>
Income Tax Expense	12	3,674.38	247.21
Benefits accrued as a result of operations		<u>(15,883.89)</u>	<u>25,048.06</u>

F.W.

S.W.

The accompanying notes form part of these financial statements.

Ward Superannuation Fund

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Managed Investments (Australian)	2	25,942.78	26,626.81
Shares in Listed Companies (Australian)	3	53,835.00	113,095.00
Shares in Listed Companies (Overseas)	4	65,267.14	12,185.24
Total Investments		<u>145,044.92</u>	<u>151,907.05</u>
Other Assets			
Bank West Account 907012-9		0.00	8,184.79
Distributions Receivable		17.40	3,112.79
CUA Everyday Business Account		7,982.97	3,264.64
Macrovue Forex Trade Cash - AUD		529.00	645.70
ATO Activity Statement Account		0.00	446.62
ANZ - CMC Markets		817.18	0.00
Total Other Assets		<u>9,346.55</u>	<u>15,654.54</u>
Total Assets		<u>154,391.47</u>	<u>167,561.59</u>
Less:			
Liabilities			
Income Tax Payable		3,496.38	960.61
PAYG Instalment Payable		178.00	0.00
Total Liabilities		<u>3,674.38</u>	<u>960.61</u>
Net assets available to pay benefits		<u>150,717.09</u>	<u>166,600.98</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6, 7		
Ward, Francis John - Accumulation		150,717.09	166,600.98
Total Liability for accrued benefits allocated to members' accounts		<u>150,717.09</u>	<u>166,600.98</u>

F.W.

S.W.

The accompanying notes form part of these financial statements.

Ward Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Ward Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Managed Investments (Australian)

	2021 \$	2020 \$
Atlantic Pacific Australian Equity	25,942.78	26,626.81
	25,942.78	26,626.81

Note 3: Shares in Listed Companies (Australian)

	2021 \$	2020 \$
Evolution Mining Limited	9,000.00	11,340.00

F.W.

S.W.

Ward Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

IGO Limited	15,260.00	9,740.00
Myer Holdings Limited	7,100.00	3,700.00
Newcrest Mining Limited	12,640.00	15,765.00
Regis Resources Limited	4,720.00	10,440.00
Saracen Mineral Holdings Limited	0.00	27,100.00
St Barbara Limited	5,115.00	9,450.00
Silver Lake Resources Limited	0.00	25,560.00
	53,835.00	113,095.00

Note 4: Shares in Listed Companies (Overseas)

	2021 \$	2020 \$
Applied Materials Inc.	37,882.42	0.00
Antofagasta Plc	0.00	2,131.67
Centerra Gold	0.00	2,956.53
Fresnillo Plc	14,212.60	0.00
SPDR Gold Trust Shs	5,948.41	3,646.41
Hecla Mining Co.	4,453.29	0.00
Kinross Gold Corp.	2,770.42	3,450.63
	65,267.14	12,185.24

Note 5: Banks and Term Deposits

	2021 \$	2020 \$
Banks		
ANZ - CMC Markets	817.18	0.00
Bank West Account 907012-9	0.00	8,184.79
CUA Everyday Business Account	7,982.97	3,264.64
Macrovue Forex Trade Cash - AUD	529.00	645.70
	9,329.15	12,095.13

Note 6: Liability for Accrued Benefits

F.W.

S.W.

Ward Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	166,600.98	141,552.92
Benefits accrued as a result of operations	(15,883.89)	25,048.06
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	150,717.09	166,600.98

Note 7: Vested Benefits

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

	2021 \$	2020 \$
Vested Benefits	150,717.09	166,600.98

Note 8: Guaranteed Benefits

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

Note 9: Dividends

	2021 \$	2020 \$
Antofagasta Plc	10.94	32.69
Applied Materials Inc.	44.40	0.00
Centerra Gold	0.00	15.10
Evolution Mining Limited	320.00	260.00
Hecla Mining Co.	5.56	0.00
IGO Limited	100.00	280.00
Kinross Gold Corp.	43.86	0.00
Newcrest Mining Limited	218.43	164.09
Regis Resources Limited	240.00	320.00
St Barbara Limited	240.00	240.00
	1,223.19	1,311.88

F.W.

S.W.

Ward Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

Note 10: Trust Distributions

	2021 \$	2020 \$
Atlantic Pacific Australian Equity	17.40	3,112.79
	17.40	3,112.79

Note 11: Changes in Market Values

Unrealised Movements in Market Value

	2021 \$	2020 \$
Managed Investments (Australian)		
Atlantic Pacific Australian Equity	(3,796.82)	2,866.34
	(3,796.82)	2,866.34
Shares in Listed Companies (Australian)		
Evolution Mining Limited	(2,340.00)	2,620.00
IGO Limited	5,520.00	300.00
Myer Holdings Limited	3,400.00	(7,200.00)
Newcrest Mining Limited	(3,125.00)	(210.00)
Regis Resources Limited	(5,720.00)	(120.00)
Saracen Mineral Holdings Limited	(20,439.00)	8,700.00
Silver Lake Resources Limited	(21,109.00)	10,500.00
St Barbara Limited	(4,335.00)	630.00
	(48,148.00)	15,220.00
Shares in Listed Companies (Overseas)		
Antofagasta Plc	(44.88)	44.88
Applied Materials Inc.	2,543.54	0.00
Centerra Gold	(800.17)	800.17
Fresnillo Plc	(2,664.97)	0.00
Hecla Mining Co.	836.01	0.00
Kinross Gold Corp.	(680.21)	1,324.44
SPDR Gold Trust Shs	(1,396.12)	555.11
	(2,206.80)	2,724.60
Total Unrealised Movement	(54,151.62)	20,810.94

F.W.

S.W.

Ward Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

Realised Movements in Market Value

	2021 \$	2020 \$
Shares in Listed Companies (Australian)		
Saracen Mineral Holdings Limited	19,412.90	0.00
Silver Lake Resources Limited	23,121.40	0.00
	42,534.30	0.00
Shares in Listed Companies (Overseas)		
Antofagasta Plc	1,393.92	0.00
Centerra Gold	835.72	0.00
SPDR Gold Trust Shs	731.69	0.00
	2,961.33	0.00
Total Realised Movement	45,495.63	0.00
Changes in Market Values	(8,655.99)	20,810.94

Note 12: Income Tax Expense

	2021 \$	2020 \$
The components of tax expense comprise		
Current Tax	3,674.38	247.21
Income Tax Expense	3,674.38	247.21

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

Prima facie tax payable on benefits accrued before income tax at 15%	(1,831.43)	3,794.29
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	3,121.64
Realised Accounting Capital Gains	6,824.34	0.00
Accounting Trust Distributions	2.61	466.92
Add:	<i>F.W.</i>	
Tax effect of:		
Decrease in MV of Investments	8,122.74	0.00
Franking Credits	<i>S.W.</i> 65.47	74.44
Net Capital Gains	4,586.10	172.20

Ward Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

Credit for Tax Withheld - Foreign resident	1.31	0.40
Taxable Trust Distributions	0.91	293.78
Distributed Foreign Income	1.70	0.00
Rounding	(0.25)	(0.45)
Income Tax on Taxable Income or Loss	4,119.60	746.10
Less credits:		
Franking Credits	436.47	496.25
Credit for Tax Withheld - Foreign resident withholding	8.75	2.64
Current Tax or Refund	<u>3,674.38</u>	<u>247.21</u>

Note 13: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

F.W.

S.W.

Ward Superannuation Fund Investment Performance

As at 30 June 2021

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
ANZ - CMC Markets	0.00	0.00	0.00	817.18	0.00	0.00	0.00	0.00	0.00 %
Bank West Account 907012-9	8,184.79	0.00	0.00	0.00	0.00	0.00	39.71	39.71	0.49 %
CUA Everyday Business Account	3,264.64	0.00	0.00	7,982.97	0.00	0.00	40.32	40.32	1.24 %
Macrovue Forex Trade Cash - AUD	645.70	0.00	0.00	529.00	0.00	0.00	(126.14)	(126.14)	(19.54) %
	12,095.13	0.00	0.00	9,329.15	0.00	0.00	(46.11)	(46.11)	(0.38) %
Managed Investments (Australian)									
OMF0003A Atlantic Pacific Australian Equity	26,626.81	3,112.79	0.00	25,942.78	0.00	(3,796.82)	17.40	(3,779.42)	(12.71) %
	26,626.81	3,112.79	0.00	25,942.78	0.00	(3,796.82)	17.40	(3,779.42)	(12.71) %
Shares in Listed Companies (Australian)									
EVN.AX Evolution Mining Limited	11,340.00	0.00	0.00	9,000.00	0.00	(2,340.00)	457.14	(1,882.86)	(16.60) %
IGO.AX IGO Limited	9,740.00	0.00	0.00	15,260.00	0.00	5,520.00	100.00	5,620.00	57.70 %
MYR.AX Myer Holdings Limited	3,700.00	0.00	0.00	7,100.00	0.00	3,400.00	0.00	3,400.00	91.89 %
NCM.AX Newcrest Mining Limited	15,765.00	0.00	0.00	12,640.00	0.00	(3,125.00)	312.04	(2,812.96)	(17.84) %
RRL.AX Regis Resources Limited	10,440.00	0.00	0.00	4,720.00	0.00	(5,720.00)	342.86	(5,377.14)	(51.51) %
SAR.AX Saracen Mineral Holdings Limited	27,100.00	0.00	6,661.00	0.00	19,412.90	(20,439.00)	0.00	(1,026.10)	(5.02) %
SLR.AX Silver Lake Resources Limited	25,560.00	0.00	4,451.00	0.00	23,121.40	(21,109.00)	0.00	2,012.40	9.53 %
SBM.AX St Barbara Limited	9,450.00	0.00	0.00	5,115.00	0.00	(4,335.00)	342.86	(3,992.14)	(42.24) %
	113,095.00	0.00	11,112.00	53,835.00	42,534.30	(48,148.00)	1,554.90	(4,058.80)	(3.98) %
Shares in Listed Companies (Overseas)									
ANTO.L Antofagasta Plc	2,131.67	0.00	2,086.79	0.00	1,393.92	(44.88)	10.94	1,359.98	3,030.26 %
AMAT.NDQ Applied Materials Inc.	0.00	35,338.88	0.00	37,882.42	0.00	2,543.54	44.40	2,587.94	7.32 %
77700/CEN Centerra Gold	2,956.53	0.00	2,156.36	0.00	835.72	(800.17)	0.00	35.55	4.44 %
FRES.L Fresnillo Plc	0.00	16,877.57	0.00	14,212.60	0.00	(2,664.97)	0.00	(2,664.97)	(15.79) %

Ward Superannuation Fund
Investment Performance

As at 30 June 2021

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
HL.NYE Hecla Mining Co.	0.00	3,617.28	0.00	4,453.29	0.00	836.01	5.56	841.57	23.27 %
KGC.NYE Kinross Gold Corp.	3,450.63	0.00	0.00	2,770.42	0.00	(680.21)	43.86	(636.35)	(18.44) %
GLD.ARCX SPDR Gold Trust Shs	3,646.41	6,789.42	3,091.30	5,948.41	731.69	(1,396.12)	0.00	(664.43)	(9.05) %
	12,185.24	62,623.15	7,334.45	65,267.14	2,961.33	(2,206.80)	104.76	859.29	1.27 %
	164,002.18	65,735.94	18,446.45	154,374.07	45,495.63	(54,151.62)	1,630.95	(7,025.04)	(3.32) %

Ward Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
ANZ - CMC Markets		817.180000	817.18	817.18	817.18			0.53 %
CUA Everyday Business Account		7,982.970000	7,982.97	7,982.97	7,982.97			5.17 %
Macrovue Forex Trade Cash - AUD		529.000000	529.00	529.00	529.00			0.34 %
		9,329.15	9,329.15					6.04 %
Managed Investments (Australian)								
OMF0003AU Atlantic Pacific Australian Equity	21,383.76	1.213200	25,942.78	1.27	27,115.06	(1,172.28)	(4.32) %	16.81 %
			25,942.78		27,115.06	(1,172.28)	(4.32) %	16.81 %
Shares in Listed Companies (Australian)								
EYV.AX Evolution Mining Limited	2,000.00	4.500000	9,000.00	4.30	8,601.00	399.00	4.64 %	5.83 %
IGO.AX IGO Limited	2,000.00	7.630000	15,260.00	4.84	9,670.86	5,589.14	57.79 %	9.89 %
MYR.AX Myer Holdings Limited	20,000.00	0.355000	7,100.00	0.50	10,011.00	(2,911.00)	(29.08) %	4.60 %
NCM.AX Newcrest Mining Limited	500.00	25.280000	12,640.00	21.62	10,809.50	1,830.50	16.93 %	8.19 %
RRL.AX Regis Resources Limited	2,000.00	2.360000	4,720.00	5.03	10,051.00	(5,331.00)	(53.04) %	3.06 %
SBM.AX St Barbara Limited	3,000.00	1.705000	5,115.00	2.93	8,801.00	(3,686.00)	(41.88) %	3.31 %
			53,835.00		57,944.36	(4,109.36)	(7.09) %	34.87 %
Shares in Listed Companies (Overseas)								
AMAT.NDQ Applied Materials Inc.	200.00	189.412100	37,882.42	176.69	35,338.88	2,543.54	7.20 %	24.54 %
FRES.L Freshillo Plc	1,000.00	14.212600	14,212.60	16.88	16,877.57	(2,664.97)	(15.79) %	9.21 %
HL.NYE Hecla Mining Co.	450.00	9.896200	4,453.29	8.04	3,617.28	836.01	23.11 %	2.88 %
KGC.NYE Kinross Gold Corp.	328.00	8.446400	2,770.42	6.48	2,126.19	644.23	30.30 %	1.79 %
GLD.ARCX SPDR Gold Trust Shs	27.00	220.311300	5,948.41	251.46	6,789.42	(841.01)	(12.39) %	3.85 %
			65,267.14		64,749.34	517.80	0.80 %	42.28 %
Shares in Unlisted Private Companies (Australian)								
VAIH Virgin Australia International Holdings Pty Ltd	16,000.00	0.000000*	0.00	0.00	0.16	(0.16)	(100.00) %	0.00 %
			0.00		0.16	(0.16)	(100.00) %	0.00 %

Ward Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
			154,374.07		159,138.07	(4,764.00)	(2.99) %	100.00 %

¹Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

* Investments using last known price

Investment	Market Price	Market Price Date
Virgin Australia International Holdings Pty Ltd	0.000000	30/06/2020

Ward Superannuation Fund Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment				Capital Loss				
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base		Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains
Shares in Listed Companies (Australian)													
SAR.AX - Saracen Mineral Holdings Limited													
08/06/2016	07/10/2020		5,000.00	6,661.00	26,073.90	19,412.90	6,661.00	6,661.00	0.00	0.00	19,412.90	0.00	0.00
			5,000.00	6,661.00	26,073.90	19,412.90	6,661.00	6,661.00	0.00	0.00	19,412.90	0.00	0.00
SLR.AX - Silver Lake Resources Limited													
12/04/2016	07/10/2020		12,000.00	4,451.00	27,572.40	23,121.40	4,451.00	4,451.00	0.00	0.00	23,121.40	0.00	0.00
			12,000.00	4,451.00	27,572.40	23,121.40	4,451.00	4,451.00	0.00	0.00	23,121.40	0.00	0.00
			17,000.00	11,112.00	53,646.30	42,534.30	11,112.00	11,112.00	0.00	0.00	42,534.30	0.00	0.00
Shares in Listed Companies (Overseas)													
ANTO.L - Antofagasta Plc													
15/07/2019	23/07/2020		127.00	2,086.79	3,480.71	1,393.92	2,086.79	2,086.79	0.00	0.00	1,393.92	0.00	0.00
			127.00	2,086.79	3,480.71	1,393.92	2,086.79	2,086.79	0.00	0.00	1,393.92	0.00	0.00
CENTERRAGOLD - Centerra Gold													
20/07/2019	23/07/2020		183.00	2,156.36	2,992.08	835.72	2,156.36	2,156.36	0.00	0.00	835.72	0.00	0.00
			183.00	2,156.36	2,992.08	835.72	2,156.36	2,156.36	0.00	0.00	835.72	0.00	0.00
GLD.NYE - SPDR Gold Trust Shs													
27/12/2019	28/07/2020		15.00	3,091.30	3,822.99	731.69	3,091.30	3,091.30	0.00	0.00	0.00	731.69	0.00
			15.00	3,091.30	3,822.99	731.69	3,091.30	3,091.30	0.00	0.00	0.00	731.69	0.00
			325.00	7,334.45	10,295.78	2,961.33	7,334.45	7,334.45	0.00	0.00	2,229.64	731.69	0.00
			17,325.00	18,446.45	63,942.08	45,495.63	18,446.45	18,446.45	0.00	0.00	44,763.94	731.69	0.00

Ward Superannuation Fund Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits *1	Assessable Income			Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) *2	TFN Deductions	Other		
Bank Accounts												
Bank West Account 907012-9	39.71			39.71	0.00	0.00	0.00	39.71			0.00	0.00
CUA Everyday Business Account	40.32			40.32	0.00	0.00	0.00	40.32			0.00	0.00
Macrovue Forex Trade Cash - AUD	(126.14)							(126.14)				
	(46.11)			80.03	0.00	0.00	0.00	(46.11)			0.00	0.00
Managed Investments (Australian)												
OMF0003AU Atlantic Pacific Australian Equity	17.40	0.16	0.01	5.87	0.00	11.36	0.00	17.40		0.00	0.00	0.00
	17.40	0.16	0.01	5.87	0.00	11.36	0.00	17.40		0.00	0.00	0.00
Other Investment Income												
Macrovue Credit Rebate	60.00							60.00				
	60.00							60.00				
Shares in Listed Companies (Australian)												
EVN.AX Evolution Mining Limited	320.00	320.00	0.00		137.14			457.14		0.00		
IGO.AX IGO Limited	100.00	0.00	100.00		0.00			100.00		0.00		
NCM.AX Newcrest Mining Limited	218.43	218.43	0.00		93.61			312.04		0.00		
RRL.AX Regis Resources Limited	240.00	240.00	0.00		102.86			342.86		0.00		
SBM.AX St Barbara Limited	240.00	240.00	0.00		102.86			342.86		0.00		
	1,118.43	1,018.43	100.00		436.47			1,554.90		0.00		
Shares in Listed Companies (Overseas)												
ANTO.L Antofagasta Plc	10.94					10.94		10.94		0.00		
AMAT.NDQ Applied Materials Inc.	44.40					44.40		44.40		0.00		
HL.NYE Hecla Mining Co.	5.56					6.54		6.54		0.98		
KGC.NYE Kinross Gold Corp.	43.86					51.63		51.63		7.77		
	104.76					113.51		113.51		8.75		

Ward Superannuation Fund Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits *1	Assessable Income (Excl. Capital Gains) *2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
	1,254.48	1,018.59	100.01	85.90	436.47	124.87	0.00	1,699.70		8.75	0.00	0.00

Assessable Income (Excl. Capital Gains) 1,699.70

Net Capital Gain 0.00

Total Assessable Income 1,699.70

* 1 Includes foreign credits from foreign capital gains.

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

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

Ward Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Ward Superannuation Fund which comprise the statement of financial position as at 30/06/2021 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

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

Our Responsibility

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

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

Assurance Disclaimer

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

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

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: *Sam Greco*

Dated: / 12-09-2022

Ward Superannuation Fund Trustees Declaration

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

Francis John Ward

12-09-2022

.....
Francis John Ward

Trustee

Sarah Ward

12-09-2022

.....
Sarah Ward

Trustee

Dated this day of

Minutes of a meeting of the Trustee(s)

held on / / at 1419 Mt Alford Road, Lake Moogerah, Queensland 4309

PRESENT:	Francis John Ward and Sarah Ward
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.
AUDITORS:	<p>It was resolved that</p> <p>Super Audits Pty Ltd</p> <p>of</p> <p>5A Broadway, Glenelg South, South Australia 5045</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Sam Greco & Co Chartered Accountants</p>

Minutes of a meeting of the Trustee(s)

held on / / at 1419 Mt Alford Road, Lake Moogerah, Queensland 4309

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

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

ACCEPTANCE OF ROLLOVERS:

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

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –

Francis John Ward

.....

Francis John Ward

Chairperson

Ward Superannuation Fund Members Statement

Francis John Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth : Provided
Age: 60
Tax File Number: Provided
Date Joined Fund: 14/10/2008
Service Period Start Date: 03/04/1993
Date Left Fund:
Member Code: WARFRA00001A
Account Start Date: 14/10/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits: 150,717.09
Total Death Benefit: 150,717.09
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

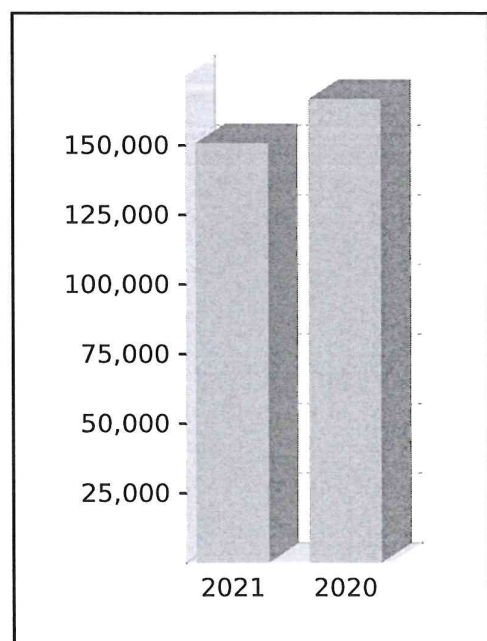
Total Benefits 150,717.09

Preservation Components

Preserved 146,665.23
Unrestricted Non Preserved 4,051.86
Restricted Non Preserved

Tax Components

Tax Free 15,940.22
Taxable 134,776.87



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	166,600.98
<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	(11,764.29)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	4,119.60
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 30/06/2021	150,717.09

F.W.

S.W.

Ward Superannuation Fund Members Statement

Sarah Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	54	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	14/10/2008	Total Death Benefit:	0.00
Service Period Start Date:	14/10/2008	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WARSAR00001A	Disability Benefit:	0.00
Account Start Date:	14/10/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

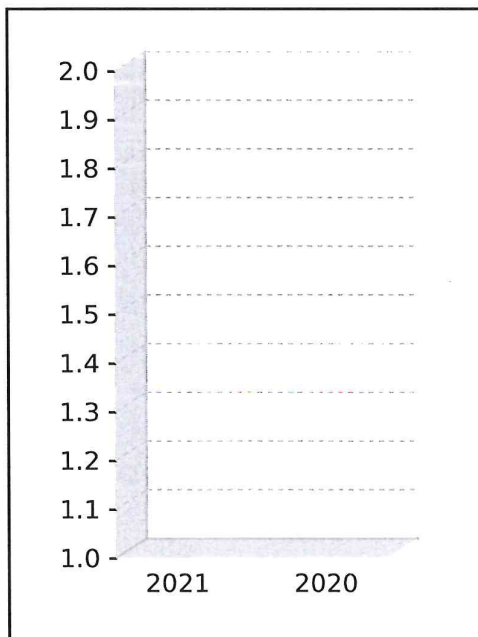
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

Increases to Member account during the period

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

Decreases to Member account during the period

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

F.W.

S.W.

Closing balance at 30/06/2021

0.00

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number Year Name of partnership, trust, fund or entity

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

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director

Francis John Ward

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number Account Name

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

Signature

Francis John Ward

Date

Self-managed superannuation fund annual return

2021

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2021 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2021 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status
Is this an amendment to the SMSF's 2021 return? A N
Is this the first required return for a newly registered SMSF? B N

6 SMSF auditor
Auditor's name
Title
Family name
First given name
Other given names
SMSF Auditor Number
Auditor's phone number

Use Agent address details? Postal address

Date audit was completed A

Was Part A of the audit report qualified? B N

Was Part B of the audit report qualified? C N

If Part B of the audit report was qualified, have the reported issues been rectified? D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits) Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account?

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

BSB number Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure

B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?
 C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If Yes Exempt current pension income amount A

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

Segregated assets method B

Unsegregated assets method C Was an actuarial certificate obtained? D Print Y for yes

Did the fund have any other income that was assessable? E Print Y for yes or N for no.

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

Sensitive (when completed)

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **Y** Print Y for yes or N for no.

Have you applied an exemption or rollover? **M** **N** Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2021.

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

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

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code **P**

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

plus #*No-TFN-quoted contributions **R3**
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

Calculation of non-arm's length income

* Net non-arm's length private company dividends **U1**

plus * Net non-arm's length trust distributions **U2**

plus * Net other non-arm's length income **U3**

* Other income **S** Code

*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label
* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W** Loss

Exempt current pension income **Y**

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

Sensitive (when completed)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 <input style="width: 150px;" type="text"/>		A2 <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 <input style="width: 150px;" type="text"/>		B2 <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 <input style="width: 150px;" type="text"/>		D2 <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 <input style="width: 150px;" type="text"/>		E2 <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 <input style="width: 150px;" type="text"/>		F2 <input style="width: 150px;" type="text"/>
SMSF auditor fee	H1 <input style="width: 150px;" type="text"/> 660		H2 <input style="width: 150px;" type="text"/>
Investment expenses	I1 <input style="width: 150px;" type="text"/> 66		I2 <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 <input style="width: 150px;" type="text"/> 4,148		J2 <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 <input style="width: 150px;" type="text"/>		U2 <input style="width: 150px;" type="text"/>
Other amounts	L1 <input style="width: 150px;" type="text"/> <input style="width: 30px; border: none;" type="text" value="Code"/>		L2 <input style="width: 150px;" type="text"/> 247 <input style="width: 30px; border: none;" type="text" value="Code"/>
Tax losses deducted	M1 <input style="width: 150px;" type="text"/>		

TOTAL DEDUCTIONS

N 4,874

(Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES

Y 247

(Total A2 to L2)

#TAXABLE INCOME OR LOSS

O 27,464

(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES

Z 5,121

(N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income **A** 27,464
(an amount must be included even if it is zero)

#Tax on taxable income **T1** 4,119.60
(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** 0.00
(an amount must be included even if it is zero)

Gross tax **B** 4,119.60
(T1 plus J)

Foreign income tax offset	C1 <input type="text"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.00"/>
		(C1 plus C2)

SUBTOTAL 1

T2

(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/>
		(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="436.47"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="436.47"/>
		(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

Sensitive (when completed)

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

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

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

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

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

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text"/>		<input type="text"/>
Collectables	<input type="text"/>		<input type="text"/>

Sensitive (when completed)

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
 Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

	See the Privacy note in the Declaration.	
Title	Mr	Member's TFN <input type="text"/>
Family name	Ward	Member Number <input type="text" value="1"/>
First given name	Francis	Account status <input type="text" value="0"/> Code
Other given names	John	
Date of birth	11/09/1960	If deceased, date of death <input type="text"/>

Contributions OPENING ACCOUNT BALANCE

<p>Refer to instructions for completing these labels</p> <p>Employer contributions <input type="text" value="A"/></p> <p>ABN of principal employer <input type="text" value="A1"/></p> <p>Personal contributions <input type="text" value="B"/></p> <p>CGT small business retirement exemption <input type="text" value="C"/></p> <p>CGT small business 15-year exemption amount <input type="text" value="D"/></p> <p>Personal injury election <input type="text" value="E"/></p> <p>Spouse and child contributions <input type="text" value="F"/></p> <p>Other third party contributions <input type="text" value="G"/></p>	<p>Proceeds from primary residence disposal <input type="text" value="H"/></p> <p>Receipt date <input type="text" value="H1"/></p> <p>Assessable foreign superannuation fund amount <input type="text" value="I"/></p> <p>Non-assessable foreign superannuation fund amount <input type="text" value="J"/></p> <p>Transfer from reserve: assessable amount <input type="text" value="K"/></p> <p>Transfer from reserve: non-assessable amount <input type="text" value="L"/></p> <p>Contributions from non-complying funds and previously non-complying funds <input type="text" value="T"/></p> <p>Any other contributions (including Super Co-contributions and low Income Super Contributions) <input type="text" value="M"/></p>
<p>TOTAL CONTRIBUTIONS <input type="text" value="N"/> <input type="text" value="0.00"/></p> <p>(Sum of labels A to M)</p>	

<p>Accumulation phase account balance <input type="text" value="S1"/> <input type="text" value="150,717.09"/></p> <p>Retirement phase account balance - Non CDBIS <input type="text" value="S2"/> <input type="text" value="0.00"/></p> <p>Retirement phase account balance - CDBIS <input type="text" value="S3"/> <input type="text" value="0.00"/></p> <p><input type="text" value="0"/> TRIS Count</p>	<p>Allocated earnings or losses <input type="text" value="O"/> <input type="text" value="15,883.89"/> Loss <input type="text" value="L"/></p> <p>Inward rollovers and transfers <input type="text" value="P"/></p> <p>Outward rollovers and transfers <input type="text" value="Q"/></p> <p>Lump Sum payment <input type="text" value="R1"/> Code <input type="text"/></p> <p>Income stream payment <input type="text" value="R2"/> Code <input type="text"/></p>
<p>CLOSING ACCOUNT BALANCE <input type="text" value="S"/> <input type="text" value="150,717.09"/></p> <p>S1 plus S2 plus S3</p>	
<p>Accumulation phase value <input type="text" value="X1"/></p> <p>Retirement phase value <input type="text" value="X2"/></p> <p>Outstanding limited recourse borrowing arrangement amount <input type="text" value="Y"/></p>	

Sensitive (when completed)

Fund's tax file number (TFN)

Title		Mrs		See the Privacy note in the Declaration.		Member'sTFN		Member Number	
Family name		Ward						2	
First given name		Sarah						Account status	
Other given names								0 Code	
Date of birth		07/02/1967		If deceased, date of death					

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions **A**

ABN of principal employer **A1**

Personal contributions **B**

CGT small business retirement exemption **C**

CGT small business 15-year exemption amount **D**

Personal injury election **E**

Spouse and child contributions **F**

Other third party contributions **G**

Proceeds from primary residence disposal **H**

Receipt date **H1**

Assessable foreign superannuation fund amount **I**

Non-assessable foreign superannuation fund amount **J**

Transfer from reserve: assessable amount **K**

Transfer from reserve: non-assessable amount **L**

Contributions from non-complying funds and previously non-complying funds **T**

Any other contributions (including Super Co-contributions and low Income Super Contributions) **M**

TOTAL CONTRIBUTIONS **N** (Sum of labels A to M)

Other transactions

Accumulation phase account balance **S1**

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

Retirement phase account balance - CDBIS **S3**

TRIS Count

Allocated earnings or losses **O** Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q** Code

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE **S** S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text" value="25,942"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="9,329"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text"/>
Listed shares	H	<input type="text" value="53,835"/>
Unlisted shares	I	<input type="text"/>

Limited recourse borrowing arrangements

Australian residential real property
J1

Australian non-residential real property
J2

Overseas real property
J3

Australian shares
J4

Overseas shares
J5

Other
J6

Property count
J7

Limited recourse borrowing arrangements **J**

Non-residential real property	K	<input type="text"/>
Residential real property	L	<input type="text"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="17"/>

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares	P	<input type="text" value="65,267"/>
Overseas non-residential real property	Q	<input type="text"/>
Overseas residential real property	R	<input type="text"/>
Overseas managed investments	S	<input type="text"/>
Other overseas assets	T	<input type="text"/>

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **A** Print Y for yes or N for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>	
Permissible temporary borrowings	V2 <input type="text"/>	
Other borrowings	V3 <input type="text"/>	
		Borrowings V <input type="text" value="0"/>

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

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2020–21 income year, write 2021). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2021. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2021 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. **D**

Section K:Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date

Day	Month	Year
07	09	2022

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number

Area code	Number
<input type="text" value="07"/>	<input type="text" value="54635677"/>

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs
<input type="text"/>

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2021 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Date

Day	Month	Year
07	09	2022

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code	Number
<input type="text" value="07"/>	<input type="text" value="32635200"/>

Tax agent number Reference number

Sensitive (when completed)

Capital gains tax (CGT) schedule

2021

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN)

Taxpayer's name **Ward Superannuation Fund**

Australian Business Number (ABN) **70 949 894 694**

1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	A \$	42,534	K \$
Other shares	B \$	2,961	L \$
Units in unit trusts listed on an Australian securities exchange	C \$		M \$
Other units	D \$		N \$
Real estate situated in Australia	E \$		O \$
Other real estate	F \$		P \$
Amount of capital gains from a trust (including a managed fund)	G \$		
Collectables	H \$		Q \$
Other CGT assets and any other CGT events	I \$		R \$
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$		
Total current year capital gains	J \$	45,495	

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

2 Capital losses

Total current year capital losses	A \$
Total current year net capital losses applied	B \$
Total prior year net capital losses applied	C \$
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$
Total capital losses applied	E \$

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A \$
Other net capital losses carried forward to later income years	B \$

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

4 CGT discount

Total CGT discount applied

A \$ 14,921

Sensitive (when completed)

6 Net capital gain

Net capital gain

A \$	30,574
-------------	--------

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Taxpayer's declaration

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number (include area code)

--	--

Sensitive (when completed)

Ward Superannuation Fund

2021 Investment Strategy

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of **Ward Superannuation Fund** ("the Fund"). This Investment Strategy replaces the Investment Strategy document.

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the time frame of members the fund will have a proportion of growth assets in the portfolio.

Investment Choice:

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustees may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance:

The Fund has a medium time horizon. Further [the members are prepared to endure a reasonable level of volatility of returns in expectation of growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability as well as asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance:

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- The members have appropriate insurance outside the fund via an industry fund/retail superannuation fund/insurance policy directly held by the member

Liquidity:

The Members of the Fund have other assets outside of superannuation. At the present time neither expect to access their superannuation prior to retirement age. Accordingly there is no anticipated benefit payment in the next 6 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members assets outside of superannuation, the allocation will be focused on capital growth and ensuring capital stability.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Indicative long term range
• Australian listed equities	60-85%
• International listed equities	0-20%
• Australian listed property	0-20%
• Direct Property	0-20%
• Australian Managed Investments	5-25%
Defensive assets	
• Cash and term deposits	5-25%
• Australian cash and bond funds	0-20%
• International cash and bond funds	0-20%
• Bullion	0-20%

Francis John Ward

Francis John Ward
Trustee

Sarah Ward

Sarah Jane Ward
Trustee

Ward Superannuation Fund
PO Box 51 KALBAR QLD 4309

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

Ward Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Ward Superannuation Fund for the year ended 30 June 2021, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2021 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.
- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (a) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by Francis Ward & Sarah Ward as Trustee for the Ward Superannuation Fund

Francis John Ward

Director / Trustee
Francis John Ward

Sarah Ward

Director / Trustee
Sarah Ward

Ward Superannuation Fund

Dear John and Sarah

Ward Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2021. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2021, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Francis Ward & Sarah Ward as trustee for the Ward Superannuation Fund

Signed &
Dated

Francis John Ward

12-09-2022

Francis John Ward

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

John Ward
 Ward Superannuation Fund
 PO Box 51
 KALBAR QLD 4309

Tax Invoice
211220
 Ref: WARD0009
 12 September, 2022


Description	Amount
Professional Services Rendered	
Preparation of Financial Statements for the period ended 30 June 2021	
Preparation of Member Statements for the period ended 30 June 2021	
Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2021	
Preparation of Resolution of Minutes for the period ended 30 June 2021	
Sundry advice and Other Matters	
For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately.	
(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	
<i>F.W.</i>	1,870.00

Terms: Strictly Seven Days **AMT Due \$ 1,870.00**
 The Amount Due Includes GST of \$170.00 *S.W.*
 * Indicates Taxable Supply
Refer to our Terms of Trade on our website www.taxonline.com.au
REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 211220
Ward Superannuation Fund		Ref: WARD0009
*Cheque	*Cash	12 September, 2022
*M/card & VISA Only		
*Direct Deposit - please use Invoice No. as your REFERENCE		Amt Due: \$ 1,870.00
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		
Card No.	<input type="text"/>	Validation No. <input type="text"/>
Cardholder	Signature	Expiry Date/.....

Signature Certificate

Reference number: CHGO3-RDKVV-S9VJ4-JMW2Y

Signer	Timestamp	Signature
Sam Greco Email: samg@taxonline.com.au Sent: 12 Sep 2022 05:55:22 UTC Viewed: 12 Sep 2022 07:17:00 UTC Signed: 12 Sep 2022 07:19:12 UTC Recipient Verification: ✓ Email verified 12 Sep 2022 07:17:00 UTC		 IP address: 14.201.8.205 Location: Brisbane, Australia
Francis John Ward Email: fjward7@gmail.com Sent: 12 Sep 2022 05:55:22 UTC Viewed: 12 Sep 2022 09:45:04 UTC Signed: 12 Sep 2022 09:48:23 UTC Recipient Verification: ✓ Email verified 12 Sep 2022 09:45:04 UTC		 IP address: 58.104.113.188 Location: Brisbane, Australia
Sarah Ward Email: sjmward8@gmail.com Sent: 12 Sep 2022 05:55:22 UTC Viewed: 12 Sep 2022 10:27:37 UTC Signed: 12 Sep 2022 10:28:45 UTC Recipient Verification: ✓ Email verified 12 Sep 2022 10:27:37 UTC		 IP address: 58.104.113.188 Location: Brisbane, Australia

Document completed by all parties on:
12 Sep 2022 10:28:45 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 30,000+ companies worldwide.



B - Permanent Documents

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Fund Summary Report [Report](#)
- Sarah Ward - Application for Membership.pdf
- Francis John Ward - Application for Membership.pdf
- Minutes of meetings and Stat Dec re start of Superfund.pdf
- Nomination and consent to act as Trustees.pdf
- ABN_70949894694.pdf
- ABNCurrentDetails_70949894694.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

Ward Superannuation Fund Fund Summary Report

As at 30 June 2021

Fund Details

Date Formed: 14/10/2008

Period: 01/07/2020 - 30/06/2021

Tax File Number: Provided

Fund Type: SMSF

ABN: 70949894694

GST Registered: No

Postal Address:

1419 Mt Alford Road

Lake Moogerah, Queensland 4309

Physical Address:

1419 Mt Alford Road

Lake Moogerah, Queensland 4309

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Ward, Francis John	60	1	0	Provided	Not Provided
Ward, Sarah	54	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Auditor	Boys, Anthony
Fund Contact	Francis and Sarah Ward
Fund Contact	Ward, Francis John
Fund Contact	Ward, Sarah
Tax Agent	Sam Greco & Co Chartered Accountants
Trustee	Ward, Francis John
Trustee	Ward, Sarah



Current details for ABN 70 949 894 694

ABN details

Entity name:	The trustee for Ward Superannuation Fund
ABN status:	Active from 10 Sep 2008
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	QLD 4309

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The trustee for Ward 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](#)



Regulation details removed

ABN details

ABN: 70 949 894 694 [View record on ABN Lookup](#)

Status: Regulation details removed

What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

APRA Funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

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.

Application for Membership

Name of Fund: Ward Superannuation Fund

Member's Name: Ward, Francis John

(Minor's Name if on behalf of minor)

Address:

1419 Mt Alford Road

Lake Moogerah QLD 4309

Date of Birth: 11/09/1960

Occupation:

Telephone:

Fax:

Tax File Number:

Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.

(Delete if inapplicable)

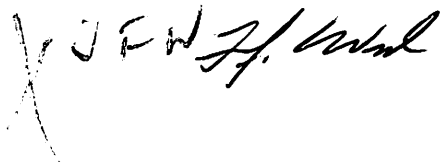
I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:



Dated:

14-10-08

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Binding Death Benefit Nomination

Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
 - a spouse of a Member
 - any children of a Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Name	Relationship	Nomination DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Indicative Non-Binding Death Benefit Nomination

Indicative Non-Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death by completing the direction in this Nomination, or you can give a binding direction to the Trustee (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Indicative Non-Binding Nominations

1. This Nomination Notice is not binding. The Trustees will take it into account in the event that a benefit is paid from the Fund on your death. However the Trustees have complete discretion as to which of your dependants and/or Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) may receive the benefit and in what proportion. If there are no dependants or Legal Personal Representative, the benefit may be payable to a person(s) or your estate as determined by the Trustees.
2. The beneficiaries named in this Notice must be dependants and/or your Legal Representative.
3. For the purposes of the Trust Deed, a dependant is:
 - a spouse of the Member
 - any children of the Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children

- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

5. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Indicative Non-Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

Nomination

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			

**Legal Personal
representative (your
estate)**

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, request the Trustee of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- in the event of my death, the Trustee has complete discretion as to which of my dependants and/or estate will receive any death benefit payable.
- this Notice revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries.

Signature of Member:

Date:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Non-Lapsing Binding Death Benefit Nomination

Non-Lapsing Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see “Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination”) or you can give a binding direction to the Trustee (see “Trustee Information Memorandum to Members – Binding Death Benefit Nomination”) or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules by completing the direction in this Nomination.

Important Points about Non-Lapsing Binding Death Benefit Nominations

1. This Memorandum refers to a **Non-Lapsing Binding Death Benefit Nomination** under clause 24.6A of the Governing Rules of the Fund.

2. Clause 24.6A of the Governing Rules of the Fund says:

24.6A Non-lapsing death benefit nomination - Death Benefit requested rule:

If the Trustees are given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustees must:

- (a) by written resolution, accept the terms of the Member’s notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Member’s request

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustees are bound by those terms unless and until that Member and the Trustees otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustees or a later non- lapsing nomination is given effect under (a) or (b).

3. This Nomination Notice must be fully completed in accordance with the details below:

The beneficiaries named in this Notice must be dependants and/or your Legal Personal Representative (that is, the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will). For the purposes of the Trust Deed, a dependant is:

- a spouse of a Member
- any children of a Member
- any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an

interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
- (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

5. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

6. If your estate i.e. your Legal Personal Representative, is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Non-Lapsing Binding Death Benefit Nomination (Clause 24.6A)

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination.

Nomination				
Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that this Nomination is a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund.

This Notice revokes any previous notice supplied to the Trustee of the Fund with regard to the nomination of death benefits.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Product Disclosure Statement

Ward Superannuation Fund

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members or Employers. Any omitted details must be inserted.

Name of Member: Ward, Francis John

Address of Member:

1419 Mt Alford Road
Lake Moogerah QLD 4309

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

WARD, Francis John
1419 Mt Alford Road
Lake Moogerah QLD 4309

WARD, Sarah
1419 Mt Alford Road
Lake Moogerah QLD 4309

This Product Disclosure Statement provides key information to Members of a new self managed superannuation fund and to Members where the Governing Rules have been updated. The Governing Rules are the provisions contained in the Trust Deed establishing the Fund and any amendments to it. A copy is available from the Trustees.

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

This product disclosure statement will help you to understand the main features of this Fund. We recommend that you get professional advice before investing.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this Fund particularly, speak to the Trustees or professional advisers.

Superannuation Generally

Superannuation provides you with income for your retirement. Superannuation funds pool contributions and invest them for the benefit of the Members.

Tax concessions apply to contributions to superannuation funds which, like this one, comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to fund earnings and to benefit payments.

Members can generally speaking withdraw their investment in a superannuation fund (called a "benefit") when they retire. Benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement income stream.

This means that you should only invest in superannuation money you can afford to put away until later.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Member's Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf plus where applicable, insurance policy proceeds. Contributions are invested so that the value of your Member's Benefit will vary from time to time.

You can generally take your benefits once you reach preservation age and have retired. The age of preservation is increasing gradually from 55 to 60 between the years 2015 and 2025. In addition, once you are aged 65 or more, you can take your superannuation even if you have not retired. Your preservation age can be determined by reading this PDS under the heading "Preservation of Benefits".

If you are aged 55 or over, you can reduce your working hours without reducing your income by rolling some of your superannuation into a retirement income stream. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' income stream, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash payment while you are still working and will need to take your superannuation benefits as regular payments.

See later in this PDS for more information about Benefits.

If you become totally and permanently disabled your Member's Benefit will be paid subject to Superannuation law. Benefits can also be paid if you become temporarily totally disabled and you are insured under an insurance policy and the proceeds of the policy become available.

Preservation of Benefits

The Federal Government restricts when you can access most of your superannuation. In general, access to your superannuation will depend upon the 'preservation' classification that applies. There are three classes of preservation:

(1) Unrestricted Non-Preserved Benefits

Benefits that are generally rolled over from another superannuation fund which could have been cashed previously. These benefits can be paid to you at any time.

(2) Restricted Non-Preserved Benefits

Benefits that are not preserved but which cannot be cashed until you leave service with your current employer or are otherwise eligible to take a benefit from the Fund.

(3) Preserved Benefits

All contributions (including those you make) and earnings paid or accruing from 1 July 1999 are preserved. New employer eligible termination payments are also fully preserved.

Preservation of benefits is complex and the Government may change the rules from time to time and you should speak to the Trustees or obtain professional advice.

Preserved benefits can generally only be paid on taking advantage of a transition to retirement strategy; permanent retirement at or after your preservation age; reaching age 65; reaching age 60 and ceasing gainful employment with an employer; satisfying the compassionate grounds tests; meeting the financial hardship requirements; death; suffering total and permanent disability; permanent departure from Australia if you are an eligible temporary resident; satisfying any other condition for release specified in the superannuation law.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born from 01/07/1960 to 30/06/1961	56
Born from 01/07/1961 to 30/06/1962	57
Born from 01/07/1962 to 30/06/1963	58
Born from 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

A transition to retirement pension allows people who are still in the workforce to access their superannuation without having to retire or leave their job. If you do not use a transition to retirement strategy you must generally speaking, reach your preservation age and permanently; retire from the workforce; reach age 65; reach age 60 and cease gainful employment.

Nominations - Death Benefits

You may elect that the Trustees exercise their discretion to decide who is to be paid your death benefit. If you do not give the Trustees any direction at all then the Trustees will decide this. However you can give the Trustees an Indicative Non-Binding Nomination (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination"), or you can give a Binding Death Benefit Nomination to the Trustees (see "Trustee Information Memorandum to Members –Binding Death Benefit Nomination") or you can give a Non-Lapsing Binding Nomination under rule 24.6A (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination"). These are available from the Trustees.

If you want to leave money to someone who is not your dependant, for example, your brother or sister, you must nominate your legal personal representative in your binding nomination and your brother or sister in your will.

Your dependant is your husband or wife or de facto husband or wife, your child including step child and adult child and any other person (whether related to you or not) with whom you have an interdependency relationship.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship

- (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

Your legal personal representative is your executor i.e. the person appointed by you in your will, or administrator i.e. the person appointed by the Court to administer your estate if you do not have an executor. If you want the Trustees to pay your benefit on your death to the people you chose by making a Binding Death Benefit Nomination you must:

- (a) complete a binding nomination form telling the Trustees who you want them to pay a benefit to and in what proportions; and
- (b) renew your binding nomination every three years.

Your Binding Death Benefit nomination will be invalid if it is not renewed every three years or if any of the people you nominate are not your dependants at the time of your death or your legal personal representative. If you have a valid Death Benefit binding nomination at the time of your death the Trustees will follow it even if your circumstances have changed, for example you have married.

If you do not make a binding nomination or if a nomination is invalid or if you make an Indicative Non-Binding Nomination, the Trustees will choose who to pay your benefit to. In this event the Trustees will take your wishes into account, however they will not be bound by them. The Trustees will consider the circumstances of all of your dependants in choosing to whom to pay the benefit and in what proportions. If you make a valid Non-Lapsing Binding Nomination the Trustees must follow it.

In some circumstances under superannuation law if you are in severe financial hardship you may be able to have your Member's Benefit paid to you by the Trustees however there are conditions to be complied with and benefits can only be paid to you so that certain expenses can be met e.g. treatment of life threatening illness, palliative care etc.

When your Member's Benefit becomes payable it will be paid as a lump sum benefit or as a pension. You should discuss these matters with your professional adviser before receiving your benefit.

PENSIONS

Federal Government "Simplified Superannuation" reforms altered the number and type of pensions that may be paid by superannuation funds. The Trustees must give Members a separate PDS for their pension before it commences. You should seek professional advice before asking the Trustees to commence paying you a pension.

Pensions that commenced before 1 July 2007

For pensions that commenced before 1 July 2007, the Trustees must continue to pay them under the previous pension payment standards unless the pension is an allocated pension.

Pensions that commenced between 1 July and 19 September 2007

For pensions that commenced between 1 July 2007 and 19 September 2007, these have been able to be paid under the previous or the new pension rules.

Pensions that commenced after 19 September 2007

All pensions that commenced after 19 September 2007 must meet the “new minimum pension standards”.

The “new minimum pension standards”

The new minimum standards mean that the superannuation pensions must satisfy all of the following requirements:

1. The pension must be account-based, except in limited circumstances.
2. A minimum amount must be paid at least annually.
3. The capital supporting the pension cannot be increased using contributions or rollover amounts once the pension has started.
4. The pension can be transferred only if a Member dies, to one of their dependants.
5. Neither the capital value of the pension nor the income from it as security can be used for borrowing.
6. Before commuting a pension, a minimum amount must be paid in certain circumstances.

There are no maximum draw down limits for new pensions that commenced after 19 September 2007, except for transition to retirement income streams.

Account-based pension

An account-based pension refers to a pension where an account balance is attributable to the Member. That is, the amount supporting the pension is allocated to a separate account for each Member.

There are limited circumstances in which SMSFs can pay non account-based pensions to Members. (For further information see Superannuation Determination SD 2004/1 available from the ATO (Australian Tax Office) website).

Minimum annual payments

The Trustees must pay a minimum amount each year to a Member from that Member’s pension account. The minimum amount is worked out by multiplying the Member’s pension account balance by a percentage factor. The amount is rounded to the nearest 10 whole dollars.

The following table shows the relevant percentage factor based on the Member’s age.

Age	Percentage of account balance
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

Account balance means:

- the pension account balance on 1 July in the financial year in which the payment is made, or
- if the pension commences during the financial year - the balance on the commencement day, or
- if the amount of the pension account balance is less than the withdrawal benefit that the Member would be entitled to if the pension was to be fully commuted – the amount of the withdrawal benefit.

Where the pension commences after 1 July, the minimum payment amount for the first year is calculated proportionately to the number of days remaining in the financial year, starting from the commencement day.

That is, you multiply the minimum payment amount by the remaining number of days in the financial year divided by 365 (or 366 in a leap year).

Minimum payment amount = minimum payment amount x remaining number of days /365 (or 366).

If the pension commences on or after 1 June, no minimum payment is required to be made for that financial year.

Certain payments cannot be used to boost a Member's pension

Once a pension has begun to be paid to the Member no further amounts can be added to the capital from which the pension is being paid. This means the Member's pension account cannot be increased by contributions or rollover amounts.

Transfer of pension

If a Member dies the pension can only be transferred or paid to another person who:

- is a dependant of the Member, which includes:
 - a surviving spouse or de facto spouse
 - a child of the deceased who is under 18 years of age
 - a child of the deceased aged between 18 years and 25 years of age, who was financially dependant on the deceased
 - a child of the deceased aged 18 years of age or over, who has a permanent disability
 - any person who relied on the deceased for financial maintenance at the time of their death, or
 - any person who lived with the deceased in a close personal relationship where one or both of them provided financial and domestic support and personal care.

Capital value of pension cannot be used as security for borrowings

When applying for loans, Members cannot use the capital value of the pension or the income from it as security for a borrowing.

Minimum payment prior to commutation

If a pension that commenced after 19 September 2007 is to be commuted, at least a minimum amount must be paid from the pension beforehand.

The minimum payment(s) must occur in the financial year in which the commutation is to take place. The amount paid must be at least the pro rata of the minimum annual payment amount.

For pensions that commence in the same financial year in which they are commuted, the pro-rata minimum payment amount is calculated based on the number of days from the start date of the pension to the day it is commuted.

Pro-rata minimum payment amount = minimum annual payment amount x days from start of pension to day pension commuted / 365 (or 366)

The requirement to make a minimum payment prior to commutation does not apply in circumstances where the commutation arises on the death of a Member or where the purpose of the commutation is to:

- Pay a superannuation contributions surcharge liability;
- Give effect to a payment split under the family law provisions; or
- Give effect to a client's right to return a financial product under the Corporations Act 2001.

'Commutation' is a technical term which generally means withdrawing some or all of your money as a lump sum. Some retirement income streams do not allow the withdrawal of a lump sum. These are non-commutable income streams.

Transition to retirement

The transition to retirement measure allows Members who have reached their preservation age, to have access to their superannuation benefits without having to retire or leave their job. This allows Members access to their superannuation by drawing down transition to retirement income streams.

New rules commenced on 1 July 2007.

Income streams which commenced before 1 July 2007 and that complied with the transition to retirement rules at the time satisfy the new requirements and may continue to be paid under the former rules.

Transition to retirement income streams commencing on or after 1 July 2007 requirements:-

- It must be an account-based income stream. This means an account balance must be attributable to the recipient of the income stream.

- The payment of a minimum amount to be made at least annually – currently 4% of the account balance where the Member is under age 65.
- The total payments made in a financial year must be no more than 10% of the account balance (at the start of each year). This is the maximum amount of income stream benefits that can be drawn down each year.
- Restrictions on the commutation of the income stream (except in limited circumstances).
- There is no provision made for an amount or percentage to be left over when the income stream ceases.
- The income stream can be transferred only on the death of the Member to one of their dependants, or cashed as a lump sum to a dependant, non-dependant or the Member's estate.
- The capital value of the income stream and the income from it cannot be used as security for borrowing.

Commutation of transition to retirement income streams

If a transition to retirement income stream is commuted, the resulting lump sum benefit cannot be taken in cash unless the Member satisfies a condition of release with a 'nil' cashing restriction (for example, retirement) or the purpose of the commutation is to:

- cash an unrestricted non-preserved benefit
- pay a superannuation contributions surcharge liability
- give effect to a payment split under family law, or
- ensure a payment can be made to give effect to a release authority or transitional release authority.

Retirement as a Member after commencing of a transition to retirement income stream

If you retire or qualify for another condition of release with a 'nil' cashing restriction (for example if you have a terminal medical condition or a permanent incapacity) after the commencement of a transition to retirement income stream, you have the following options:

- Continue to receive the income stream
- Commute the income stream to purchase another income stream
- Commute the income stream and take the resulting lump sum benefit in cash
- Commute the income stream and roll it back into superannuation

The options available vary depending on the type of income stream that was taken and the time since its commencement. Members should seek professional advice about these options.

Maximum amount of superannuation that can be accessed by Members receiving a transition to retirement pension

There is no specific limit on the amount of superannuation benefits that may be drawn down under the transition to retirement measure however no more than 10% of the account balance, as at the start of the financial year, may be paid each year.

CONTRIBUTIONS

There are a number of terms explained below:

Concessional Contributions

Concessional contributions are 'before-tax' contributions. They are usually tax deductible if tax laws are complied with. The concessional contributions include:

- Super Guarantee (SG) contributions, also called "mandated employer contributions". These are the before-tax minimum level of superannuation contributions that an employer must contribute for eligible employees. The rate is currently 9%. They are made up of:
 - contributions to reduce the employer's potential liability to the Superannuation Guarantee Charge;
 - superannuation guarantee shortfall components, that is, Superannuation Guarantee Charge payments sent to a fund from the Australian Taxation Office (ATO) after the Tax Office has obtained payment of the charge from the employer;
 - contributions made in order to satisfy an obligation under an industrial award or agreement; and

- payments to a fund from the Superannuation Holding Accounts Reserve - this relates to small superannuation accounts.
- Employer contributions made under a salary sacrifice arrangement
- Personal contributions claimed as a tax deduction by a self-employed person
- Personal contributions claimed as a tax deduction that meet eligibility rules.

These contributions in the Fund are taxed at a concessional rate of 15%. There is no limit on concessional contributions as such, however any concessional contributions that exceed specified amounts will be taxed at a rate of 31.5% plus the Medicare Levy, on top of the 15% tax paid by the Fund, imposing a 'concessional contributions cap'.

For those under 50, the limit on concessional contributions is \$50,000 per year. The \$50,000 limit will be indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

Until 30 June 2012 for those aged 50 or more, the limit is \$100,000. If you turn 50 during that period you will be able to use the transitional arrangements. For example, if you turn 50 on 1 January 2011 you will be able to make \$100,000 of contributions in the 2010-2011 and 2011-12 financial years. The \$100,000 limit will not be indexed.

From the 2012-13 financial year, the maximum amount of concessional contributions per annum will return to the indexed \$50,000 amount.

Your employer can claim a tax deduction on superannuation contributions as long as the contributions are required under an industrial award, determination or notional agreement preserving state awards. Employers can claim a full deduction for contributions to superannuation funds made on behalf of their employees under the age of 75.

Self-employed Members are able to claim a full tax deduction for superannuation contributions made until they turn 75 as long as they meet the eligibility criteria. If you wish to claim a deduction for a superannuation contribution, you will have to notify the Fund. You can notify the Fund either at the time you lodge your income tax return, or at the end of the following financial year after the contribution was made, whichever is earlier. You will not be able to vary the notice after this time.

If you wish to claim a tax deduction for a contribution you will need to notify the Trustees before you lodge your income tax return, or before the end of the following financial year after the contribution was made, whichever is the earlier. This notification cannot be varied after this time.

Contributions above the concessional cap count towards the non-concessional contributions cap. If your contributions exceed both the concessional and non-concessional contributions caps in an income year you could end up paying 93% tax on the excess amount.

Non-Concessional Contributions

Non-concessional contributions are also known as 'after-tax' contributions and these contributions include:

- personal contributions for which tax deductions are not claimed
- contributions made by a person's spouse
- transfers from foreign superannuation funds

Non-concessional contributions over a limit of \$150,000 per year are taxed at a rate of 46.5% plus the Medicare levy. The tax liability is levied on the individual who nominates the superannuation fund to release monies to pay the liability. The balance of the excess contribution will be able to remain in the Fund.

Members under the age of 65 are able to make a contribution of \$450,000 over a three year period under a 'bring forward' option. This means that a Member could contribute \$400,000 in the first year and provided they do not contribute more than \$50,000 for the two subsequent financial years, will not be deemed to have exceeded the cap and consequently will not be taxed at the higher rate.

For existing funds, Members who have made contributions in excess of the transitional limits before 7 December 2006 were able to apply to withdraw these amounts without penalty prior to 30 June 2007. Contributions in excess of the transitional limits made on or after 7 December 2006 are subject to the tax on the excess unless it is a genuine inadvertent breach.

Are there any exemptions from the non-concessional cap?

There are two ongoing exemptions to the non-concessional cap.

The proceeds from the disposal of eligible small business assets are exempt up to a lifetime limit of \$1 million (indexed). The \$1 million exemption may include up to \$500,000 of capital gains that are disregarded under the capital gains tax (CGT) retirement exemption and proceeds from the disposal of assets that qualify for the CGT 15-year exemption. The latter includes pre-CGT assets, assets on which there is no capital gain or loss, and assets disposed of after the permanent disablement of the owner. The proceeds from a settlement for an injury resulting in permanent disablement are also exempt.

What is included in the non-concessional cap?

The cap applies to all non-concessional contributions made on behalf of an individual. For example, contributions made by one spouse for the benefit of the other spouse will be counted against the receiving spouse's cap.

The Government co-contribution is not included in the cap.

Contributions above the concessional cap also counts towards the non-concessional contributions cap.

Non-concessional contributions are not able to be split with a spouse.

Acceptance of Contributions

Mandated Employer Contributions

The law allows funds to accept mandated employer contributions at any time. This means Trustees may accept mandated employer contributions for a person regardless of the age of the person or the number of hours they work.

For Members under 65 Years of Age

The Fund can accept any contributions made in respect of a Member under 65. If the Member is under the age of 18 at 30 June, they would need to derive eligible employment income or business income in the income year before income tax deductions for superannuation can be claimed.

Members Aged 65 but Less than 70

For a Member in this age group, the Fund can accept personal contributions or employer contributions that are not mandated employer contributions during a financial year provided they can demonstrate that, in that financial year, they were gainfully employed on at least a part-time basis.

Gainful employment means employment or self employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. For this reason a person who only receives passive income such as trust distributions or dividend income would also fail to meet the gainful employment test.

In order to meet the work test, Members must have worked at least 40 hours in a period of not more than 30 consecutive days. This amount of paid work only has to be demonstrated once each financial year. For example, a person who has worked 40 hours in a fortnight will be able to make contributions for the rest of the financial year.

Member aged 70 but less than 75

If the Member is between 70 and 74 years of age the contributions can only be accepted if they are received on or before the date 28 days after the end of the month in which the Member turns 75.

Members Aged 75 or over

The Trustees may only accept mandated employer contributions.

Caps on Contributions

Fund-capped contributions are contributions by, or on behalf of, the Member to the Fund. However fund-capped contributions do not include employer contributions made in respect of the Member; contributions arising from structured settlements or orders made for personal injuries; relating to the sale

of certain small business assets; payments from the Commissioner of Taxation in relation to superannuation guarantee shortfall components; transfers from the Superannuation Holding Account; Government co-contributions and contributions covered by a valid and acknowledged notice under section 290-170 of the Income Tax Assessment Act, 1997.

The Fund cannot accept any fund-capped contributions in a financial year that exceed:

- for Members 64 years of age or less on 1 July of the financial year, three times the non-concessional contributions cap amount.
- For Members between 65-75 on 1 July of the financial year, the non-concessional cap amount.

Any amount provided to the Fund in excess of those amounts must be returned to the Member.

Eligible Spouse Contributions

Eligible spouse contributions may be accepted by the Fund at any time if the spouse is under the age of 65. If the spouse is aged 65 but under 70, eligible spouse contributions may be only accepted if the spouse is at least gainfully employed on a part-time basis. If the spouse is 70 or over, the Fund cannot accept eligible spouse contributions. There are no age limits or employment tests for the person making the contributions.

Superannuation Contributions Splitting

Certain contributions can be split with a spouse. Superannuation contributions that can be split include:

- employer contributions
- personal contributions
- allocated surplus contribution amounts
- amounts transferred from the superannuation holding accounts special account
- superannuation guarantee charge amounts from the Tax Office, and
- super co-contribution amounts.

Members can apply to split an amount of either or both taxed splittable contributions and untaxed splittable contributions. The application must be made either:

- in the following financial year (ie the application must be made between 1 July and 30 June in the financial year following the year in which the contributions were made), or
- during the financial year if the entire benefit is to be rolled over or transferred before the end of that financial year.

The maximum splittable amount for any financial year is :

- for taxed splittable contributions, the lesser of:
 - the concessional contributions and
 - concessional contributions cap for that financial year, and
- for untaxed splittable employer contributions, 100% of the concessional contributions cap for that financial year.

For income tax purposes, amounts split to a spouse's account are treated as a contributions splitting eligible termination payment (ETP) and are taken to have been rolled over to the spouse's account.

If you have an employer, who is an Employer Sponsor or a Participating Employer of the Fund, they may contribute part of your income to the Fund and in this case contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

Super Co-Contributions

If you earn less than \$60,342 a year, make personal super contributions and are otherwise eligible, the Government will make a Super Co-contribution to your Fund.

If your total income for tax purposes (assessable income plus reportable fringe benefits) is \$30,342 (2008/09 financial year) or less a year, the Government will put in one dollar and fifty cents for every dollar you put into your super, up to a maximum Super Co-contribution of \$1,500 a year.

The eligibility criteria for the Super Co-contribution have been widened to include more people.

You will be eligible for the Super Co-contribution in a year of income if:

- you make personal superannuation contributions to a complying superannuation fund or a Retirement Savings Account (RSA);

- your total income (assessable income plus reportable fringe benefits) is less than \$60,342;
- 10% or more of your total income is from eligible employment;
- you do not hold an "eligible temporary resident visa" at any time during the year;
- you lodge an income tax return for the year of income; and
- you are less than 71 years old at the end of the year of income

When your income is more than \$30,342 but less than \$60,342 (2008/09 financial year) a year of income, your Super Co-contribution will be adjusted based on your income and how much you personally contribute. The maximum amount of co-contributions is reduced by 5 cents for each \$1 your total income is over \$30,342 phasing out completely where your total income is \$60,342 or more.

The co-contribution scheme has also been extended to include the self-employed. If you are self-employed and you meet the criteria for eligibility above you may be entitled to government co-contribution.

Employment Termination Payments

From 1 July 2007, the tax treatment of certain payments made in consequence of the termination of employment (called eligible termination payments until 1 July 2007) changed.

Transitional arrangements applied to payments made between 1 July 2007 and 30 June 2012 if you were entitled, as at 9 May 2006, to such a payment specified under:

- a written contract
- an Australian or foreign law (or an instrument under such a law), or
- a workplace agreement under the Workplace Relations Act 1996.

These documents must do this by referring to the amount of the payment or a method or formula to work it out. It may allow you to choose how the payment is made – for example, as a payment made in kind, such as shares.

The transitional employment termination arrangements do not apply to employment termination payments made on death.

You can read further information on this topic on the ATO website, "Employment termination payments" NAT 70643.

An employment termination payment is a lump sum payment made in consequence of the termination of employment. It can include:

- amounts for unused rostered days off
- amounts in lieu of notice
- a gratuity or 'golden handshake'
- an employee's invalidity payment (for permanent disability, other than compensation for personal injury), and
- certain payments after the death of an employee.

Employment termination payments do not include:

- a payment for unused annual leave or unused long service leave, or
- the tax-free part of a genuine redundancy payment or an early retirement scheme payment.

Transitional employment termination payments may be rolled over into superannuation.

Transitional termination payments may be:

- contributed (in full or in part) to your superannuation fund, or
- used (in full or in part) to buy a superannuation annuity before 1 July 2012.

Transitional employment termination payments that are not rolled over

Any invalidity or pre-July 1983 amounts that form part of a transitional employment termination payment are tax-free.

The tax on any remaining, taxable component will depend on your age, as shown in the following table.

Your age	Tax on taxable component of transitional employment termination payments
Under preservation* age on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.
Preservation age* or over on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$145,000 – taxed at a maximum rate of 15% plus Medicare levy. • Amount over \$145,000 and up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.

* Preservation age is the age at which retirees can access their superannuation benefits generally when they retire. They are set out in this PDS.

Concessional thresholds for transitional employment termination payments

The lower threshold of \$145,000 in the above table is for the 2008–09 income year, indexed annually. The upper cap amount of \$1 million is not indexed.

These thresholds apply to the taxable components of all the transitional termination payments you receive during the transitional period, not just those you receive in any one income year. That is, when determining the tax on the taxable component, you must take into account any transitional employment termination payments received during earlier income years in the transitional period. This includes any directed termination payments, see below. However, these thresholds do not apply to employment termination payments that don't qualify for the transitional arrangements. That is, when applying the thresholds to transitional employment termination payments you do not need to take into account any employment termination payments that don't qualify for the transitional arrangements.

Directed termination payments

A directed termination payment is a transitional employment termination payment that you direct the payer to make to a complying superannuation plan or to purchase a superannuation annuity.

If you choose a directed termination payment, the payer must comply with the direction and give you the details of how the payment is made up.

When a directed termination payment is made on your behalf, the payment is tax-free. However, the taxable component of the payment will be included in the assessable income of the superannuation fund.

Information About Amounts Debited to the Fund and Your Account

Under the Governing Rules, the Trustees may debit your account with expenses to pay taxes, administrative and other expenses, to pay for insurance policies or premiums for third party annuities and other taxes in accordance with the governing rules, subject to complying with the law.

The Trustees can create an equalisation account which is to be used to stabilise the investment earnings of the Fund and to provide for expenses as the Trustees consider appropriate, however this is subject to superannuation law.

Investments

The Trustees must determine an investment strategy that will indicate how the Trustees will invest.

The strategy must reflect the purpose and circumstances of the Fund and have regard to investing in a way to maximise Member returns bearing in mind the risks, diversification and the ability of the Fund to pay benefits and other costs of the Fund as they become due.

All investments must be made in accordance with the investment strategy.

The Trustees have a defence to an action for loss or damage suffered as a result of the Trustees making an investment where the Trustees can show that the investment was made in accordance with an investment strategy formulated in accordance with superannuation law.

Trustees cannot lend money or provide financial assistance to a Member or their relative. The Trustees cannot borrow money except in very limited circumstances as provided by superannuation law.

Assets cannot be acquired from a related party although there are some very limited exceptions, for example, if the asset is a listed security acquired at market value or the asset is business real property. Business real property usually relates to land and buildings used wholly and exclusively in a business that is associated with the Members.

INFORMATION ABOUT RISKS ASSOCIATED WITH THE FUND

The Fund must invest in accordance with its investment strategy determined by the Trustees.

The value of the Fund's assets may be increased or reduced by changes in asset prices. Accordingly the value of your benefit may be reduced. This could affect the Trustees' capacity to make benefit payments to you.

In some cases if your benefit is a pension then there may be a decrease in benefit or pension amounts payable to you if the value of the assets in the Fund decreases.

In other cases, if you receive a complying pension, the Trustees may bear the risk of the asset being insufficient to make payments to you.

If a benefit is commuted the Trustees may purchase an annuity from a life assurance company or other provider and you will have a regular income and normally the risk will then be borne by that provider.

Trustees choose the investments in accordance with their investment strategy. If the Trustees offer more than one strategy you may choose the appropriate strategy but you cannot choose investments the Trustees are to make within the strategy.

There are risks in choosing to invest in superannuation - superannuation and taxation laws may change. There are also risks in choosing particular investments as all investments are subject to varying risks and generally all change in value.

The significant risks of investing generally include inflation that may exceed the return on your investment. Individual assets can and do fall in value for many reasons such as changes in the internal operations or management of the Fund or company in which the money is invested or in its business environment.

Market risks, market sentiment and economic, technological, political and legal conditions can and do change and this can mean that changes in the value of investment markets can affect the value of the investments in the Fund.

Interest rate risks can arise where there are changes in interest rates which can have a positive or negative impact directly or indirectly on investment value or returns.

There are currency risks if investments are in other countries and if their currencies change in value relatively to the Australian Dollar, the value of the investment can change.

Derivatives can be used to reduce risk, or to gain exposure to other types of investments. Risks associated with these derivatives include the value of the derivative failing to move in line with the underlying asset, potential liquidity of the derivative or the Fund may not be able to meet payment obligations as they arise.

Under the Governing Rules, the Trustees are not liable for any loss or detriment to the Fund unless it is due to the Trustees' dishonesty or wilful or reckless failure to exercise the degree of care and diligence necessary.

The Trustees are to be indemnified by the Fund to the maximum extent the law permits.

Changes to superannuation law may affect your ability to access your benefit. Superannuation benefits may be split by agreement or by Court Order with your spouse if you and your spouse permanently separate.

Changes can occur to the taxation of superannuation which may affect the value of your benefit.

If the Trustees borrow in accordance with superannuation law, the Fund may, if the loan is not repaid or terms of the loan not complied with, lose the asset purchased with the borrowed funds or part of its value. See further details about borrowing below.

The Fund must always comply with the definition of a self managed superannuation fund and comply with superannuation law. This amongst other things requires that generally either the Trustees must be identical to the Members or that any corporate Trustee has as its director(s) the identical Member(s). Failure by the Trustees to comply with superannuation and tax law could affect your benefits adversely.

Borrowing

Amendments to the SIS Act in September 2007 allow superannuation funds to borrow money for investment in certain limited circumstances and to enter instalment warrant arrangements. The Governing Rules of the Fund permit borrowing and instalment warrants.

The SIS Act prohibits borrowing by superannuation funds except in limited circumstances. The September 2007 amendments provide:-

- the borrowed money must be applied to the acquisition of an asset that is otherwise permitted to be acquired by the Trustees
- the loan must be a limited recourse loan and the lender's security is limited to the assets bought with that loan
- the asset must not be an in-house asset or other asset not permitted under superannuation law
- the asset must be held on trust for the Fund so that the Fund has a beneficial interest in the asset with the legal title being held by a separate trustee
- The Fund must have a right to acquire the legal title of the asset on payment of one or more instalments.

The provision must be read in conjunction with other sections of the SIS Act such as the sole-purpose test, investment strategy requirement, related-party acquisition rules, in-house asset rules, prohibition against charging and arms length dealing requirements.

See also Taxpayer Alert 2008/5 available at www.ato.gov.au and for more general information "Instalment warrants and super funds - questions and answers" available at <http://ato.gov.au/super/content.asp?doc=/Content/00132054.htm>.

Cashing rules

Before 10 May 2006 Trustees were required to pay benefits to Members who were over age 65 and did not meet the work test; or 75 years of age (regardless of their work status).

The compulsory cashing rule was abolished with effect from 10 May 2006.

This means that there is no forced payment of benefits out of superannuation funds after age 65.

Government Age Pension Arrangements

Effect of the pension assets test on pensioners, including age pensioners

The pension assets test taper rate has been halved from 20 September 2007 so that recipients only lose \$1.50 of pension per fortnight (rather than \$3) for every \$1,000 of assets above the relevant threshold.

This applies to the following payments:

- age and service pension;
- disability support pension;
- carer payment;

- wife pension;
- widow B pension; and
- bereavement allowance.

How has the assets test changed for people with complying income streams

The 50 per cent assets test exemption for purchased 'complying' income streams has been removed. This change applies only to income streams purchased on or after 20 September 2007. It does not affect 'complying' income streams purchased before this date.

The income test

The income test treatment of superannuation pensions has not changed. Income streams with a term of greater than five years are assessed under the income test on the basis of the gross annual income from the product reduced by an annual allowance for return of capital. Income streams with a term of less than five years are assessed under the social security deeming rules.

TAXATION

You should seek taxation advice from your accountant.

Below is some information about tax and superannuation.

Tax on Payments from a Superannuation Fund

Superannuation benefits paid from a taxed fund either as a lump sum or as an income stream (such as a pension) are tax free for people aged 60 or more. All pensions that meet the simplified minimum standards are taxed the same on payment. This includes pensions that were already commenced by the Fund prior to 1 July 2007.

Pension payments for individuals aged under 60 are taxed but are eligible for a 15 per cent offset with any exempt component being tax free. Once the pension recipient turns age 60, their pension will be tax free.

A person receiving an income stream from an untaxed source will become eligible for a 10 per cent tax offset after the age of 60.

If you choose to take your benefits in pension form, then earnings on the assets supporting that pension will be exempt from tax. Earnings on other assets will be subject to tax as assessable income of the Fund at 15 per cent.

"Reasonable Benefit Limits" are no longer relevant as they have been abolished.

Tax on Money Transferred

There is no tax if you transfer money from one superannuation fund to another, unless the amount transferred contains an untaxed component.

An untaxed component attracts the 15% tax on contributions and may also be subject to the superannuation tax surcharge.

Tax on Investment Earnings of the Fund

Investment earnings by the Fund are taxed at a maximum rate of 15%, with capital gains taxed normally at 10% in the accumulation phase and if the asset is held for at least 12 months.

Tax File Numbers

What will happen if I don't give my TFN to the Trustees?

If the Trustees do not have your TFN:

- The Trustees will have to pay additional income tax (called 'no TFN contributions tax') on some types of contributions
- The Trustees may not be able to accept some types of contributions, and
- You may miss out on super co-contributions.

TFN Contributions Tax

If you have not quoted your TFN by the end of the financial year and your membership of the Fund commenced:

- before 1 July 2007, the assessable contributions will be taxed an extra 31.5% once those contributions reach \$1,000 in an income year. The extra tax is on all assessable contributions made in the income year, including the first \$1,000, or
- on or after 1 July 2007, all the assessable contributions made during the income year will be taxed an extra 31.5%.

The extra tax on these assessable contributions is in addition to the standard 15% rate of tax payable by superannuation funds on their taxable income.

Taxation of Benefits

Taxation of superannuation payments to a person aged 60 or more

- All lump sum benefits paid from a taxed source to a person aged 60 or over are tax free.
- All pensions paid from a taxed source to a person aged 60 or over are tax free. The tax free status also applies to pension benefits that are already being paid.
- RBLs no longer apply.
- People who receive a lump sum superannuation payment or a pension payment from a taxed source will not need to include it in their tax return.

Taking your superannuation benefits before 60

- Lump sums will comprise two components — an exempt component and a taxable component.
 - The exempt component will be paid tax free and comprise: the pre-July 83 component; the CGT exempt component; the post-June 1994 invalidity component; the concessional component and the non-concessional (post-tax) contributions;
 - The taxable component includes: the current post-July 1983 component and the non qualifying component. It will be paid tax free up to the low-rate threshold (\$145,000 in 2008/09) and amounts above the threshold will be taxed at 15 per cent. The tax rate will be 20 per cent for individuals aged under 55 years.
- Pension payments for people under age 60 are taxed under the current arrangements, although tax will be lower in some cases.
- The full superannuation pension rebate of 15 per cent will apply to all pensions paid from a taxed source to a person who is aged 55 to 59 years.
- Once the pension recipient turns 60, their pension will be tax free.
- When any part payment of a superannuation benefit is made, the benefit will generally be considered to include both exempt and taxable components with the relevant proportions of each reflecting the proportions such components make up in the total benefit. This will apply to both lump sums and pensions. Existing pensioners will retain the current 'deductible amount' on their pension until they reach age 60 when the benefits become tax free.

Death Benefits

Taxation treatment of death benefits paid to a dependant

If death benefits are paid as a lump sum to a dependant they are tax free. A dependant for these purposes is a spouse or former spouse, a child less than 18, a person with whom the deceased had an interdependency relationship just before he or she died, or any other person who was dependant on the deceased just before he or she died.

If a dependant chooses to take a death benefit as a pension stream, the taxation treatment will depend on the age of the primary beneficiary and dependant.

- If the primary beneficiary was age 60 or over at the time of death, the pension payments to the dependant will be tax free.
- If the primary beneficiary was under age 60 at the time of death, the pension will continue to be taxed at the dependant beneficiary's marginal rate (less any deductible amount and pension rebate). If (or when) the dependant is aged 60 and over, the pension payment will be tax free.

Taxation treatment of benefits paid to a non-dependant

The taxable component of a lump sum paid to a non-dependant will be taxed concessionally at 15 per cent. A pension will not be able to revert or be paid to a non-dependant upon the death of a person. These pensions will be paid out to the non-dependant as a lump sum.

Lump Sum Benefits

You may choose to take a lump sum benefit from your Fund. A super lump sum benefit can include a:

- taxable component, and
- tax-free component.

The **taxable component** is the part of the benefit that is taxable. Though tax must be paid on the entire taxable component, it may include two parts – one where tax has already been paid and one where tax has not yet been paid. These are called taxed and untaxed elements of the taxable component.

- A **taxed element** is the amount of your benefit that has already had tax paid within the Fund. You may need to pay additional tax on it when it is paid out, depending on your age when you take the lump sum. You may need to include the taxed element in your tax return.
- An **untaxed element** is the part of your benefit that hasn't had any tax paid on it in the Fund, but is still taxable. You **must** include it in your tax return.

The **tax-free component** is the part of a benefit that is tax-free and is not included in your tax return.

The Fund will need to calculate these components for each benefit that is paid. When a super benefit is paid from a superannuation interest, the tax-free and taxable components are calculated in the same proportion that these components make up the total value of the superannuation interest.

How do funds calculate the tax-free component of a superannuation interest?

The tax-free component of a superannuation interest is the total value of the following segments:

- the contributions segment, and
- the crystallised segment.

The contributions segment generally includes all contributions made from 1 July 2007 that have not been included in the assessable income of the Fund. Typically these would be a Member's personal contributions not claimed as an income tax deduction. Roll-over super benefits are regarded as contributions. However, the taxable component of a roll-over super benefit is not included in the contributions segment.

The crystallised segment includes the following existing components of a superannuation interest that are consolidated into the tax-free component:

- the concessional component
- the post-June 1994 invalidity component
- undeducted contributions
- the capital gains tax (CGT) exempt component, and
- the pre-July 83 component.

The crystallised segment is calculated by assuming that an eligible termination payment (ETP) representing the full value of the superannuation interest is paid just before 1 July 2007.

How do funds calculate the taxable component of a superannuation interest?

The taxable component of the superannuation interest is calculated by subtracting the tax-free component from the total value of the superannuation interest.

Although the taxable component can consist of an element taxed in the Fund and/or an element untaxed in the Fund, the taxable component of a superannuation interest in a taxed fund normally consists solely of an element taxed in the Fund.

PAYG withholding obligations for funds paying lump sum benefits

Age of Member	Tax free component	Taxable component
60 years and over	The entire payment is tax-free after a Member turns 60 and funds are not required to: <ul style="list-style-type: none"> • withhold any tax from a payment, or • issue a payment summary. 	
Preservation age but under 60	No tax withheld.	<ul style="list-style-type: none"> • Amount up to low rate cap – no tax withheld. • Amount above low rate cap – withhold tax at the rate of 16.5%
Below preservation age	No tax withheld.	Withhold tax at the rate of 21.5%

If the marginal tax rate(s) applying to the lump sum is less than the rate of withholding applied to the payment, the Member will only be taxed on their taxable component at the marginal tax rate.

If the Member’s marginal tax rate is higher than the rate of withholding applied to payment, the Member will receive a tax offset to ensure the rate of tax on the taxable component does not exceed the rate of tax withheld.

The low rate cap is the limit set on the amount of the taxable component of a super lump sum benefit that you can receive at a lower (or nil) rate of tax.

The low rate cap applies if you have reached your preservation age (currently 55 if born before 1 July 1960) but are below 60.

The low rate cap reflects the previous low-rate threshold for eligible termination payments. It has been introduced to keep the existing tax treatment of super lump sum payments between the age of 55 and age 60.

The low rate cap will start at \$145,000 for the 2008-09 income year indexed to average weekly ordinary time earnings (AWOTE) and rounded down to the nearest multiple of \$5,000. The cap does not reduce, even if average weekly ordinary time earnings decrease.

INFORMATION ABOUT LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATION

The Trustees will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustees select, retain or realise an investment. Unless you are notified otherwise the Trustees do not take any such considerations into account however the Trustees may incorporate those things into their investment strategy.

ADDITIONAL INFORMATION-CONTACT DETAILS

If you require further information concerning the Fund or the Governing Rules or your rights as a Member or the Fund's performance you may contact the Trustees whose contact details appear at the beginning of this Product Disclosure Statement.

Minutes of Meeting of Trustees of

Ward Superannuation Fund

- Held At:** 1419 MT ALFORD RD LAKE MOGERAH
- On:** ✓ 14 DAY OF OCTOBER 2008
- Present:** Ward, Francis John
Ward, Sarah
- Chairperson or Sole Director:** Ward, Francis John
- Fund:** It was resolved that the Trustees act as Trustee(s) of a Superannuation Fund to provide certain superannuation benefits for Members of the Fund.
- Trust Deed:** It was resolved that the Trustees execute the Superannuation Deed tabled.
- Members of Fund:** It was noted that the initial members of the fund would be:

Ward, Francis John
Ward, Sarah

It was noted that the initial members were parties to and had signed the deed.

It was also noted that further members may be admitted pursuant to the rules by written application and notice of approval being given by the Trustee to the applicant in accordance with the Deed. It was noted that the Trustees had previously provided Product Disclosure Statements and all other information to Members as required.
- Notice of Election:** It was resolved that the notice to the Regulator of the fund tabled at the meeting electing that the fund become a regulated superannuation fund be executed by the Trustees and forwarded immediately to the appropriate Regulator of the Fund.
- Bank Account:** It was resolved that a bank account would be opened and that any one of the Trustees be authorised to operate the account.
- Investment Strategy:** It was resolved that the Trustees formulate and give effect to an investment strategy in accordance with the provisions of the Superannuation Industry Supervision Act 1993 as required by SIS.
- Confirmation:** Signed by the Chairperson or Sole Director as and for a true and accurate record.



Chairperson

Date 14-10-08

**Minutes of Meeting
of Trustees of:**

Ward Superannuation Fund

Held At: 1419 MT ALFORD RD LAKE MOOSEHEAD

On: 14 DAY OF OCTOBER 2008

Present: Ward, Francis John
Ward, Sarah

Chairperson: Ward, Francis John

Resolved: It was resolved that the Trustees accept the terms of the Member's Nomination under clause 24.6A of the Governing Rules of the Fund.

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



Chairperson

Date 14-10-08

STATUTORY DECLARATION

I, Ward, Francis John

of 1419 Mt Alford Road
Lake Moogerah QLD 4309

do solemnly and sincerely declare as follows:-

1. I am one of the Trustees referred to in the Deed dated

constituting the Ward Superannuation Fund

2. At the date of the said Deed the Fund owned no assets whatsoever nor was it entitled to any assets.

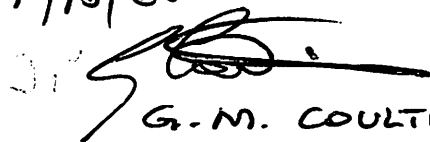
And I make this declaration conscientiously believing the same to be true and by virtue of the provisions of the Oaths Act 1867-1981.



Declared

at PURGA

on 29/10/08

before me:  J.P. C. Dec
G.M. COULTIS

Consent to Act as Trustee

I, Ward, Francis John

hereby consent to act as Trustee of the superannuation fund known as the
Ward Superannuation Fund
and declare:

1. I am not disqualified from acting as a trustee or as a responsible officer of a trustee company under the Superannuation Industry (Supervision) Act.
2. I have never been found guilty of or convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. The Regulator has not disqualified me under section 120A of the Superannuation Industry (Supervision) Act.
6. I have not, in the preceding 3 years from the date of this declaration, entered into a deed of assignment or arrangement or a composition with creditors under Part X of the Bankruptcy Act.

Dated:

FW
14TH DAY OF OCTOBER 2008

Signed:

F. J. Ward
.....

Consent to Act as Trustee

I, Ward, Sarah

hereby consent to act as Trustee of the superannuation fund known as the
Ward Superannuation Fund
and declare:

1. I am not disqualified from acting as a trustee or as a responsible officer of a trustee company under the Superannuation Industry (Supervision) Act.
2. I have never been found guilty of or convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. The Regulator has not disqualified me under section 120A of the Superannuation Industry (Supervision) Act.
6. I have not, in the preceding 3 years from the date of this declaration, entered into a deed of assignment or arrangement or a composition with creditors under Part X of the Bankruptcy Act.

Dated: 14/10/08

Signed: ^{SW}

Sarah Ward

**Notice of agreement of Members
to the nomination of Trustee**

We the undersigned being all of the Members of the following superannuation fund:

Ward Superannuation Fund

hereby agree to the nomination of:

Ward, Francis John
Ward, Sarah

as Trustee of the Fund and we further agree to the Board of Directors as constituted at the date of this agreement if the Trustee is a Corporation.

Signed by the said Members:

[Signature]

[Signature]

Dated: 14/10/08

Application for Membership

Name of Fund: Ward Superannuation Fund

Member's Name: Ward, Sarah

(Minor's Name if on behalf of minor)

Address:

1419 Mt Alford Road

Lake Moogerah QLD 4309

Date of Birth: 07/02/1967

Occupation:

Telephone:

Fax:

Tax File Number:

Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.

(Delete if inapplicable)

I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:

X Sarah Ward

Dated:

X 28/10/08.

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Binding Death Benefit Nomination

Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
 - a spouse of a Member
 - any children of a Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
- (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Indicative Non-Binding Death Benefit Nomination

Indicative Non-Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death by completing the direction in this Nomination, or you can give a binding direction to the Trustee (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Indicative Non-Binding Nominations

1. This Nomination Notice is not binding. The Trustees will take it into account in the event that a benefit is paid from the Fund on your death. However the Trustees have complete discretion as to which of your dependants and/or Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) may receive the benefit and in what proportion. If there are no dependants or Legal Personal Representative, the benefit may be payable to a person(s) or your estate as determined by the Trustees.

2. The beneficiaries named in this Notice must be dependants and/or your Legal Representative.

3. For the purposes of the Trust Deed, a dependant is:

- a spouse of the Member
- any children of the Member
- any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children

- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

5. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Indicative Non-Binding Death Benefit Nomination

Name of Fund:

Member's Name:
(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

Nomination

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			

**Legal Personal
representative (your
estate)**

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, request the Trustee of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- in the event of my death, the Trustee has complete discretion as to which of my dependants and/or estate will receive any death benefit payable.
- this Notice revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries.

Signature of Member:

Date:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Non-Lapsing Binding Death Benefit Nomination

Non-Lapsing Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see “Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination”) or you can give a binding direction to the Trustee (see “Trustee Information Memorandum to Members – Binding Death Benefit Nomination”) or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules by completing the direction in this Nomination.

Important Points about Non-Lapsing Binding Death Benefit Nominations

1. This Memorandum refers to a **Non-Lapsing Binding Death Benefit Nomination** under clause 24.6A of the Governing Rules of the Fund.

2. Clause 24.6A of the Governing Rules of the Fund says:

24.6A Non-lapsing death benefit nomination - Death Benefit requested rule:

If the Trustees are given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustees must:

- (a) by written resolution, accept the terms of the Member’s notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Member’s request

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustees are bound by those terms unless and until that Member and the Trustees otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustees or a later non- lapsing nomination is given effect under (a) or (b).

3. This Nomination Notice must be fully completed in accordance with the details below:

The beneficiaries named in this Notice must be dependants and/or your Legal Personal Representative (that is, the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will). For the purposes of the Trust Deed, a dependant is:

- a spouse of a Member
- any children of a Member
- any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an

interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

5. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

6. If your estate i.e. your Legal Personal Representative, is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Non-Lapsing Binding Death Benefit Nomination (Clause 24.6A)

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that this Nomination is a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund.

This Notice revokes any previous notice supplied to the Trustee of the Fund with regard to the nomination of death benefits.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Product Disclosure Statement

Ward Superannuation Fund

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members or Employers. Any omitted details must be inserted.

Name of Member: Ward, Sarah

Address of Member:

1419 Mt Alford Road
Lake Moogerah QLD 4309

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

WARD, Francis John
1419 Mt Alford Road
Lake Moogerah QLD 4309

WARD, Sarah
1419 Mt Alford Road
Lake Moogerah QLD 4309

This Product Disclosure Statement provides key information to Members of a new self managed superannuation fund and to Members where the Governing Rules have been updated. The Governing Rules are the provisions contained in the Trust Deed establishing the Fund and any amendments to it. A copy is available from the Trustees.

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

This product disclosure statement will help you to understand the main features of this Fund. We recommend that you get professional advice before investing.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this Fund particularly, speak to the Trustees or professional advisers.

Superannuation Generally

Superannuation provides you with income for your retirement. Superannuation funds pool contributions and invest them for the benefit of the Members.

Tax concessions apply to contributions to superannuation funds which, like this one, comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to fund earnings and to benefit payments.

Members can generally speaking withdraw their investment in a superannuation fund (called a "benefit") when they retire. Benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement income stream.

This means that you should only invest in superannuation money you can afford to put away until later.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Member's Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf plus where applicable, insurance policy proceeds. Contributions are invested so that the value of your Member's Benefit will vary from time to time.

You can generally take your benefits once you reach preservation age and have retired. The age of preservation is increasing gradually from 55 to 60 between the years 2015 and 2025. In addition, once you are aged 65 or more, you can take your superannuation even if you have not retired. Your preservation age can be determined by reading this PDS under the heading "Preservation of Benefits".

If you are aged 55 or over, you can reduce your working hours without reducing your income by rolling some of your superannuation into a retirement income stream. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' income stream, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash payment while you are still working and will need to take your superannuation benefits as regular payments.

See later in this PDS for more information about Benefits.

If you become totally and permanently disabled your Member's Benefit will be paid subject to Superannuation law. Benefits can also be paid if you become temporarily totally disabled and you are insured under an insurance policy and the proceeds of the policy become available.

Preservation of Benefits

The Federal Government restricts when you can access most of your superannuation. In general, access to your superannuation will depend upon the 'preservation' classification that applies. There are three classes of preservation:

(1) Unrestricted Non-Preserved Benefits

Benefits that are generally rolled over from another superannuation fund which could have been cashed previously. These benefits can be paid to you at any time.

(2) Restricted Non-Preserved Benefits

Benefits that are not preserved but which cannot be cashed until you leave service with your current employer or are otherwise eligible to take a benefit from the Fund.

(3) Preserved Benefits

All contributions (including those you make) and earnings paid or accruing from 1 July 1999 are preserved. New employer eligible termination payments are also fully preserved.

Preservation of benefits is complex and the Government may change the rules from time to time and you should speak to the Trustees or obtain professional advice.

Preserved benefits can generally only be paid on taking advantage of a transition to retirement strategy; permanent retirement at or after your preservation age; reaching age 65; reaching age 60 and ceasing gainful employment with an employer; satisfying the compassionate grounds tests; meeting the financial hardship requirements; death; suffering total and permanent disability; permanent departure from Australia if you are an eligible temporary resident; satisfying any other condition for release specified in the superannuation law.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born from 01/07/1960 to 30/06/1961	56
Born from 01/07/1961 to 30/06/1962	57
Born from 01/07/1962 to 30/06/1963	58
Born from 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

A transition to retirement pension allows people who are still in the workforce to access their superannuation without having to retire or leave their job. If you do not use a transition to retirement strategy you must generally speaking, reach your preservation age and permanently; retire from the workforce; reach age 65; reach age 60 and cease gainful employment.

Nominations - Death Benefits

You may elect that the Trustees exercise their discretion to decide who is to be paid your death benefit. If you do not give the Trustees any direction at all then the Trustees will decide this. However you can give the Trustees an Indicative Non-Binding Nomination (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination"), or you can give a Binding Death Benefit Nomination to the Trustees (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a Non-Lapsing Binding Nomination under rule 24.6A (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination"). These are available from the Trustees.

If you want to leave money to someone who is not your dependant, for example, your brother or sister, you must nominate your legal personal representative in your binding nomination and your brother or sister in your will.

Your dependant is your husband or wife or de facto husband or wife, your child including step child and adult child and any other person (whether related to you or not) with whom you have an interdependency relationship.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship

- (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

Your legal personal representative is your executor i.e. the person appointed by you in your will, or administrator i.e. the person appointed by the Court to administer your estate if you do not have an executor. If you want the Trustees to pay your benefit on your death to the people you chose by making a Binding Death Benefit Nomination you must:

- (a) complete a binding nomination form telling the Trustees who you want them to pay a benefit to and in what proportions; and
- (b) renew your binding nomination every three years.

Your Binding Death Benefit nomination will be invalid if it is not renewed every three years or if any of the people you nominate are not your dependants at the time of your death or your legal personal representative. If you have a valid Death Benefit binding nomination at the time of your death the Trustees will follow it even if your circumstances have changed, for example you have married.

If you do not make a binding nomination or if a nomination is invalid or if you make an Indicative Non-Binding Nomination, the Trustees will choose who to pay your benefit to. In this event the Trustees will take your wishes into account, however they will not be bound by them. The Trustees will consider the circumstances of all of your dependants in choosing to whom to pay the benefit and in what proportions. If you make a valid Non-Lapsing Binding Nomination the Trustees must follow it.

In some circumstances under superannuation law if you are in severe financial hardship you may be able to have your Member's Benefit paid to you by the Trustees however there are conditions to be complied with and benefits can only be paid to you so that certain expenses can be met e.g. treatment of life threatening illness, palliative care etc.

When your Member's Benefit becomes payable it will be paid as a lump sum benefit or as a pension. You should discuss these matters with your professional adviser before receiving your benefit.

PENSIONS

Federal Government "Simplified Superannuation" reforms altered the number and type of pensions that may be paid by superannuation funds. The Trustees must give Members a separate PDS for their pension before it commences. You should seek professional advice before asking the Trustees to commence paying you a pension.

Pensions that commenced before 1 July 2007

For pensions that commenced before 1 July 2007, the Trustees must continue to pay them under the previous pension payment standards unless the pension is an allocated pension.

Pensions that commenced between 1 July and 19 September 2007

For pensions that commenced between 1 July 2007 and 19 September 2007, these have been able to be paid under the previous or the new pension rules.

Pensions that commenced after 19 September 2007

All pensions that commenced after 19 September 2007 must meet the “new minimum pension standards”.

The “new minimum pension standards”

The new minimum standards mean that the superannuation pensions must satisfy all of the following requirements:

1. The pension must be account-based, except in limited circumstances.
2. A minimum amount must be paid at least annually.
3. The capital supporting the pension cannot be increased using contributions or rollover amounts once the pension has started.
4. The pension can be transferred only if a Member dies, to one of their dependants.
5. Neither the capital value of the pension nor the income from it as security can be used for borrowing.
6. Before commuting a pension, a minimum amount must be paid in certain circumstances.

There are no maximum draw down limits for new pensions that commenced after 19 September 2007, except for transition to retirement income streams.

Account-based pension

An account-based pension refers to a pension where an account balance is attributable to the Member. That is, the amount supporting the pension is allocated to a separate account for each Member.

There are limited circumstances in which SMSFs can pay non account-based pensions to Members. (For further information see Superannuation Determination SD 2004/1 available from the ATO (Australian Tax Office) website).

Minimum annual payments

The Trustees must pay a minimum amount each year to a Member from that Member’s pension account. The minimum amount is worked out by multiplying the Member’s pension account balance by a percentage factor. The amount is rounded to the nearest 10 whole dollars.

The following table shows the relevant percentage factor based on the Member’s age.

Age	Percentage of account balance
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

Account balance means:

- the pension account balance on 1 July in the financial year in which the payment is made, or
- if the pension commences during the financial year - the balance on the commencement day, or
- if the amount of the pension account balance is less than the withdrawal benefit that the Member would be entitled to if the pension was to be fully commuted – the amount of the withdrawal benefit.

Where the pension commences after 1 July, the minimum payment amount for the first year is calculated proportionately to the number of days remaining in the financial year, starting from the commencement day.

That is, you multiply the minimum payment amount by the remaining number of days in the financial year divided by 365 (or 366 in a leap year).

Minimum payment amount = minimum payment amount x remaining number of days /365 (or 366).

If the pension commences on or after 1 June, no minimum payment is required to be made for that financial year.

Certain payments cannot be used to boost a Member's pension

Once a pension has begun to be paid to the Member no further amounts can be added to the capital from which the pension is being paid. This means the Member's pension account cannot be increased by contributions or rollover amounts.

Transfer of pension

If a Member dies the pension can only be transferred or paid to another person who:

- is a dependant of the Member, which includes:
 - a surviving spouse or de facto spouse
 - a child of the deceased who is under 18 years of age
 - a child of the deceased aged between 18 years and 25 years of age, who was financially dependant on the deceased
 - a child of the deceased aged 18 years of age or over, who has a permanent disability
 - any person who relied on the deceased for financial maintenance at the time of their death, or
 - any person who lived with the deceased in a close personal relationship where one or both of them provided financial and domestic support and personal care.

Capital value of pension cannot be used as security for borrowings

When applying for loans, Members cannot use the capital value of the pension or the income from it as security for a borrowing.

Minimum payment prior to commutation

If a pension that commenced after 19 September 2007 is to be commuted, at least a minimum amount must be paid from the pension beforehand.

The minimum payment(s) must occur in the financial year in which the commutation is to take place. The amount paid must be at least the pro rata of the minimum annual payment amount.

For pensions that commence in the same financial year in which they are commuted, the pro-rata minimum payment amount is calculated based on the number of days from the start date of the pension to the day it is commuted.

Pro-rata minimum payment amount = minimum annual payment amount x days from start of pension to day pension commuted / 365 (or 366)

The requirement to make a minimum payment prior to commutation does not apply in circumstances where the commutation arises on the death of a Member or where the purpose of the commutation is to:

- Pay a superannuation contributions surcharge liability;
- Give effect to a payment split under the family law provisions; or
- Give effect to a client's right to return a financial product under the Corporations Act 2001.

'Commutation' is a technical term which generally means withdrawing some or all of your money as a lump sum. Some retirement income streams do not allow the withdrawal of a lump sum. These are non-commutable income streams.

Transition to retirement

The transition to retirement measure allows Members who have reached their preservation age, to have access to their superannuation benefits without having to retire or leave their job. This allows Members access to their superannuation by drawing down transition to retirement income streams.

New rules commenced on 1 July 2007.

Income streams which commenced before 1 July 2007 and that complied with the transition to retirement rules at the time satisfy the new requirements and may continue to be paid under the former rules.

Transition to retirement income streams commencing on or after 1 July 2007 requirements:-

- It must be an account-based income stream. This means an account balance must be attributable to the recipient of the income stream.

- The payment of a minimum amount to be made at least annually – currently 4% of the account balance where the Member is under age 65.
- The total payments made in a financial year must be no more than 10% of the account balance (at the start of each year). This is the maximum amount of income stream benefits that can be drawn down each year.
- Restrictions on the commutation of the income stream (except in limited circumstances).
- There is no provision made for an amount or percentage to be left over when the income stream ceases.
- The income stream can be transferred only on the death of the Member to one of their dependants, or cashed as a lump sum to a dependant, non-dependant or the Member's estate.
- The capital value of the income stream and the income from it cannot be used as security for borrowing.

Commutation of transition to retirement income streams

If a transition to retirement income stream is commuted, the resulting lump sum benefit cannot be taken in cash unless the Member satisfies a condition of release with a 'nil' cashing restriction (for example, retirement) or the purpose of the commutation is to:

- cash an unrestricted non-preserved benefit
- pay a superannuation contributions surcharge liability
- give effect to a payment split under family law, or
- ensure a payment can be made to give effect to a release authority or transitional release authority.

Retirement as a Member after commencing of a transition to retirement income stream

If you retire or qualify for another condition of release with a 'nil' cashing restriction (for example if you have a terminal medical condition or a permanent incapacity) after the commencement of a transition to retirement income stream, you have the following options:

- Continue to receive the income stream
- Commute the income stream to purchase another income stream
- Commute the income stream and take the resulting lump sum benefit in cash
- Commute the income stream and roll it back into superannuation

The options available vary depending on the type of income stream that was taken and the time since its commencement. Members should seek professional advice about these options.

Maximum amount of superannuation that can be accessed by Members receiving a transition to retirement pension

There is no specific limit on the amount of superannuation benefits that may be drawn down under the transition to retirement measure however no more than 10% of the account balance, as at the start of the financial year, may be paid each year.

CONTRIBUTIONS

There are a number of terms explained below:

Concessional Contributions

Concessional contributions are 'before-tax' contributions. They are usually tax deductible if tax laws are complied with. The concessional contributions include:

- Super Guarantee (SG) contributions, also called "mandated employer contributions". These are the before-tax minimum level of superannuation contributions that an employer must contribute for eligible employees. The rate is currently 9%. They are made up of:
 - contributions to reduce the employer's potential liability to the Superannuation Guarantee Charge;
 - superannuation guarantee shortfall components, that is, Superannuation Guarantee Charge payments sent to a fund from the Australian Taxation Office (ATO) after the Tax Office has obtained payment of the charge from the employer;
 - contributions made in order to satisfy an obligation under an industrial award or agreement; and

- payments to a fund from the Superannuation Holding Accounts Reserve - this relates to small superannuation accounts.
- Employer contributions made under a salary sacrifice arrangement
- Personal contributions claimed as a tax deduction by a self-employed person
- Personal contributions claimed as a tax deduction that meet eligibility rules.

These contributions in the Fund are taxed at a concessional rate of 15%. There is no limit on concessional contributions as such, however any concessional contributions that exceed specified amounts will be taxed at a rate of 31.5% plus the Medicare Levy, on top of the 15% tax paid by the Fund, imposing a 'concessional contributions cap'.

For those under 50, the limit on concessional contributions is \$50,000 per year. The \$50,000 limit will be indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

Until 30 June 2012 for those aged 50 or more, the limit is \$100,000. If you turn 50 during that period you will be able to use the transitional arrangements. For example, if you turn 50 on 1 January 2011 you will be able to make \$100,000 of contributions in the 2010-2011 and 2011-12 financial years. The \$100,000 limit will not be indexed.

From the 2012-13 financial year, the maximum amount of concessional contributions per annum will return to the indexed \$50,000 amount.

Your employer can claim a tax deduction on superannuation contributions as long as the contributions are required under an industrial award, determination or notional agreement preserving state awards. Employers can claim a full deduction for contributions to superannuation funds made on behalf of their employees under the age of 75.

Self-employed Members are able to claim a full tax deduction for superannuation contributions made until they turn 75 as long as they meet the eligibility criteria. If you wish to claim a deduction for a superannuation contribution, you will have to notify the Fund. You can notify the Fund either at the time you lodge your income tax return, or at the end of the following financial year after the contribution was made, whichever is earlier. You will not be able to vary the notice after this time.

If you wish to claim a tax deduction for a contribution you will need to notify the Trustees before you lodge your income tax return, or before the end of the following financial year after the contribution was made, whichever is the earlier. This notification cannot be varied after this time.

Contributions above the concessional cap count towards the non-concessional contributions cap. If your contributions exceed both the concessional and non-concessional contributions caps in an income year you could end up paying 93% tax on the excess amount.

Non-Concessional Contributions

Non-concessional contributions are also known as 'after-tax' contributions and these contributions include:

- personal contributions for which tax deductions are not claimed
- contributions made by a person's spouse
- transfers from foreign superannuation funds

Non-concessional contributions over a limit of \$150,000 per year are taxed at a rate of 46.5% plus the Medicare levy. The tax liability is levied on the individual who nominates the superannuation fund to release monies to pay the liability. The balance of the excess contribution will be able to remain in the Fund.

Members under the age of 65 are able to make a contribution of \$450,000 over a three year period under a 'bring forward' option. This means that a Member could contribute \$400,000 in the first year and provided they do not contribute more than \$50,000 for the two subsequent financial years, will not be deemed to have exceeded the cap and consequently will not be taxed at the higher rate.

For existing funds, Members who have made contributions in excess of the transitional limits before 7 December 2006 were able to apply to withdraw these amounts without penalty prior to 30 June 2007. Contributions in excess of the transitional limits made on or after 7 December 2006 are subject to the tax on the excess unless it is a genuine inadvertent breach.

Are there any exemptions from the non-concessional cap?

There are two ongoing exemptions to the non-concessional cap.

The proceeds from the disposal of eligible small business assets are exempt up to a lifetime limit of \$1 million (indexed). The \$1 million exemption may include up to \$500,000 of capital gains that are disregarded under the capital gains tax (CGT) retirement exemption and proceeds from the disposal of assets that qualify for the CGT 15-year exemption. The latter includes pre-CGT assets, assets on which there is no capital gain or loss, and assets disposed of after the permanent disablement of the owner. The proceeds from a settlement for an injury resulting in permanent disablement are also exempt.

What is included in the non-concessional cap?

The cap applies to all non-concessional contributions made on behalf of an individual. For example, contributions made by one spouse for the benefit of the other spouse will be counted against the receiving spouse's cap.

The Government co-contribution is not included in the cap.

Contributions above the concessional cap also counts towards the non-concessional contributions cap.

Non-concessional contributions are not able to be split with a spouse.

Acceptance of Contributions

Mandated Employer Contributions

The law allows funds to accept mandated employer contributions at any time. This means Trustees may accept mandated employer contributions for a person regardless of the age of the person or the number of hours they work.

For Members under 65 Years of Age

The Fund can accept any contributions made in respect of a Member under 65. If the Member is under the age of 18 at 30 June, they would need to derive eligible employment income or business income in the income year before income tax deductions for superannuation can be claimed.

Members Aged 65 but Less than 70

For a Member in this age group, the Fund can accept personal contributions or employer contributions that are not mandated employer contributions during a financial year provided they can demonstrate that, in that financial year, they were gainfully employed on at least a part-time basis.

Gainful employment means employment or self employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. For this reason a person who only receives passive income such as trust distributions or dividend income would also fail to meet the gainful employment test.

In order to meet the work test, Members must have worked at least 40 hours in a period of not more than 30 consecutive days. This amount of paid work only has to be demonstrated once each financial year. For example, a person who has worked 40 hours in a fortnight will be able to make contributions for the rest of the financial year.

Member aged 70 but less than 75

If the Member is between 70 and 74 years of age the contributions can only be accepted if they are received on or before the date 28 days after the end of the month in which the Member turns 75.

Members Aged 75 or over

The Trustees may only accept mandated employer contributions.

Caps on Contributions

Fund-capped contributions are contributions by, or on behalf of, the Member to the Fund. However fund-capped contributions do not include employer contributions made in respect of the Member; contributions arising from structured settlements or orders made for personal injuries; relating to the sale

of certain small business assets; payments from the Commissioner of Taxation in relation to superannuation guarantee shortfall components; transfers from the Superannuation Holding Account; Government co-contributions and contributions covered by a valid and acknowledged notice under section 290-170 of the Income Tax Assessment Act, 1997.

The Fund cannot accept any fund-capped contributions in a financial year that exceed:

- for Members 64 years of age or less on 1 July of the financial year, three times the non-concessional contributions cap amount.
- For Members between 65-75 on 1 July of the financial year, the non-concessional cap amount.

Any amount provided to the Fund in excess of those amounts must be returned to the Member.

Eligible Spouse Contributions

Eligible spouse contributions may be accepted by the Fund at any time if the spouse is under the age of 65. If the spouse is aged 65 but under 70, eligible spouse contributions may be only accepted if the spouse is at least gainfully employed on a part-time basis. If the spouse is 70 or over, the Fund cannot accept eligible spouse contributions. There are no age limits or employment tests for the person making the contributions.

Superannuation Contributions Splitting

Certain contributions can be split with a spouse. Superannuation contributions that can be split include:

- employer contributions
- personal contributions
- allocated surplus contribution amounts
- amounts transferred from the superannuation holding accounts special account
- superannuation guarantee charge amounts from the Tax Office, and
- super co-contribution amounts.

Members can apply to split an amount of either or both taxed splittable contributions and untaxed splittable contributions. The application must be made either:

- in the following financial year (ie the application must be made between 1 July and 30 June in the financial year following the year in which the contributions were made), or
- during the financial year if the entire benefit is to be rolled over or transferred before the end of that financial year.

The maximum splittable amount for any financial year is :

- for taxed splittable contributions, the lesser of:
 - the concessional contributions and
 - concessional contributions cap for that financial year, and
- for untaxed splittable employer contributions, 100% of the concessional contributions cap for that financial year.

For income tax purposes, amounts split to a spouse's account are treated as a contributions splitting eligible termination payment (ETP) and are taken to have been rolled over to the spouse's account.

If you have an employer, who is an Employer Sponsor or a Participating Employer of the Fund, they may contribute part of your income to the Fund and in this case contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

Super Co-Contributions

If you earn less than \$60,342 a year, make personal super contributions and are otherwise eligible, the Government will make a Super Co-contribution to your Fund.

If your total income for tax purposes (assessable income plus reportable fringe benefits) is \$30,342 (2008/09 financial year) or less a year, the Government will put in one dollar and fifty cents for every dollar you put into your super, up to a maximum Super Co-contribution of \$1,500 a year.

The eligibility criteria for the Super Co-contribution have been widened to include more people.

You will be eligible for the Super Co-contribution in a year of income if:

- you make personal superannuation contributions to a complying superannuation fund or a Retirement Savings Account (RSA);

- your total income (assessable income plus reportable fringe benefits) is less than \$60,342;
- 10% or more of your total income is from eligible employment;
- you do not hold an "eligible temporary resident visa" at any time during the year;
- you lodge an income tax return for the year of income; and
- you are less than 71 years old at the end of the year of income

When your income is more than \$30,342 but less than \$60,342 (2008/09 financial year) a year of income, your Super Co-contribution will be adjusted based on your income and how much you personally contribute. The maximum amount of co-contributions is reduced by 5 cents for each \$1 your total income is over \$30,342 phasing out completely where your total income is \$60,342 or more.

The co-contribution scheme has also been extended to include the self-employed. If you are self-employed and you meet the criteria for eligibility above you may be entitled to government co-contribution.

Employment Termination Payments

From 1 July 2007, the tax treatment of certain payments made in consequence of the termination of employment (called eligible termination payments until 1 July 2007) changed.

Transitional arrangements applied to payments made between 1 July 2007 and 30 June 2012 if you were entitled, as at 9 May 2006, to such a payment specified under:

- a written contract
- an Australian or foreign law (or an instrument under such a law), or
- a workplace agreement under the Workplace Relations Act 1996.

These documents must do this by referring to the amount of the payment or a method or formula to work it out. It may allow you to choose how the payment is made – for example, as a payment made in kind, such as shares.

The transitional employment termination arrangements do not apply to employment termination payments made on death.

You can read further information on this topic on the ATO website, "Employment termination payments" NAT 70643.

An employment termination payment is a lump sum payment made in consequence of the termination of employment. It can include:

- amounts for unused rostered days off
- amounts in lieu of notice
- a gratuity or 'golden handshake'
- an employee's invalidity payment (for permanent disability, other than compensation for personal injury), and
- certain payments after the death of an employee.

Employment termination payments do not include:

- a payment for unused annual leave or unused long service leave, or
- the tax-free part of a genuine redundancy payment or an early retirement scheme payment.

Transitional employment termination payments may be rolled over into superannuation.

Transitional termination payments may be:

- contributed (in full or in part) to your superannuation fund, or
- used (in full or in part) to buy a superannuation annuity before 1 July 2012.

Transitional employment termination payments that are not rolled over

Any invalidity or pre-July 1983 amounts that form part of a transitional employment termination payment are tax-free.

The tax on any remaining, taxable component will depend on your age, as shown in the following table.

Your age	Tax on taxable component of transitional employment termination payments
Under preservation* age on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.
Preservation age* or over on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$145,000 – taxed at a maximum rate of 15% plus Medicare levy. • Amount over \$145,000 and up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.

* Preservation age is the age at which retirees can access their superannuation benefits generally when they retire. They are set out in this PDS.

Concessional thresholds for transitional employment termination payments

The lower threshold of \$145,000 in the above table is for the 2008–09 income year, indexed annually. The upper cap amount of \$1 million is not indexed.

These thresholds apply to the taxable components of all the transitional termination payments you receive during the transitional period, not just those you receive in any one income year. That is, when determining the tax on the taxable component, you must take into account any transitional employment termination payments received during earlier income years in the transitional period. This includes any directed termination payments, see below. However, these thresholds do not apply to employment termination payments that don't qualify for the transitional arrangements. That is, when applying the thresholds to transitional employment termination payments you do not need to take into account any employment termination payments that don't qualify for the transitional arrangements.

Directed termination payments

A directed termination payment is a transitional employment termination payment that you direct the payer to make to a complying superannuation plan or to purchase a superannuation annuity.

If you choose a directed termination payment, the payer must comply with the direction and give you the details of how the payment is made up.

When a directed termination payment is made on your behalf, the payment is tax-free. However, the taxable component of the payment will be included in the assessable income of the superannuation fund.

Information About Amounts Debited to the Fund and Your Account

Under the Governing Rules, the Trustees may debit your account with expenses to pay taxes, administrative and other expenses, to pay for insurance policies or premiums for third party annuities and other taxes in accordance with the governing rules, subject to complying with the law.

The Trustees can create an equalisation account which is to be used to stabilise the investment earnings of the Fund and to provide for expenses as the Trustees consider appropriate, however this is subject to superannuation law.

Investments

The Trustees must determine an investment strategy that will indicate how the Trustees will invest.

The strategy must reflect the purpose and circumstances of the Fund and have regard to investing in a way to maximise Member returns bearing in mind the risks, diversification and the ability of the Fund to pay benefits and other costs of the Fund as they become due.

All investments must be made in accordance with the investment strategy.

The Trustees have a defence to an action for loss or damage suffered as a result of the Trustees making an investment where the Trustees can show that the investment was made in accordance with an investment strategy formulated in accordance with superannuation law.

Trustees cannot lend money or provide financial assistance to a Member or their relative. The Trustees cannot borrow money except in very limited circumstances as provided by superannuation law.

Assets cannot be acquired from a related party although there are some very limited exceptions, for example, if the asset is a listed security acquired at market value or the asset is business real property. Business real property usually relates to land and buildings used wholly and exclusively in a business that is associated with the Members.

INFORMATION ABOUT RISKS ASSOCIATED WITH THE FUND

The Fund must invest in accordance with its investment strategy determined by the Trustees.

The value of the Fund's assets may be increased or reduced by changes in asset prices. Accordingly the value of your benefit may be reduced. This could affect the Trustees' capacity to make benefit payments to you.

In some cases if your benefit is a pension then there may be a decrease in benefit or pension amounts payable to you if the value of the assets in the Fund decreases.

In other cases, if you receive a complying pension, the Trustees may bear the risk of the asset being insufficient to make payments to you.

If a benefit is commuted the Trustees may purchase an annuity from a life assurance company or other provider and you will have a regular income and normally the risk will then be borne by that provider.

Trustees choose the investments in accordance with their investment strategy. If the Trustees offer more than one strategy you may choose the appropriate strategy but you cannot choose investments the Trustees are to make within the strategy.

There are risks in choosing to invest in superannuation - superannuation and taxation laws may change. There are also risks in choosing particular investments as all investments are subject to varying risks and generally all change in value.

The significant risks of investing generally include inflation that may exceed the return on your investment. Individual assets can and do fall in value for many reasons such as changes in the internal operations or management of the Fund or company in which the money is invested or in its business environment.

Market risks, market sentiment and economic, technological, political and legal conditions can and do change and this can mean that changes in the value of investment markets can affect the value of the investments in the Fund.

Interest rate risks can arise where there are changes in interest rates which can have a positive or negative impact directly or indirectly on investment value or returns.

There are currency risks if investments are in other countries and if their currencies change in value relatively to the Australian Dollar, the value of the investment can change.

Derivatives can be used to reduce risk, or to gain exposure to other types of investments. Risks associated with these derivatives include the value of the derivative failing to move in line with the underlying asset, potential liquidity of the derivative or the Fund may not be able to meet payment obligations as they arise.

Under the Governing Rules, the Trustees are not liable for any loss or detriment to the Fund unless it is due to the Trustees' dishonesty or wilful or reckless failure to exercise the degree of care and diligence necessary.

The Trustees are to be indemnified by the Fund to the maximum extent the law permits.

Changes to superannuation law may affect your ability to access your benefit. Superannuation benefits may be split by agreement or by Court Order with your spouse if you and your spouse permanently separate.

Changes can occur to the taxation of superannuation which may affect the value of your benefit.

If the Trustees borrow in accordance with superannuation law, the Fund may, if the loan is not repaid or terms of the loan not complied with, lose the asset purchased with the borrowed funds or part of its value. See further details about borrowing below.

The Fund must always comply with the definition of a self managed superannuation fund and comply with superannuation law. This amongst other things requires that generally either the Trustees must be identical to the Members or that any corporate Trustee has as its director(s) the identical Member(s). Failure by the Trustees to comply with superannuation and tax law could affect your benefits adversely.

Borrowing

Amendments to the SIS Act in September 2007 allow superannuation funds to borrow money for investment in certain limited circumstances and to enter instalment warrant arrangements. The Governing Rules of the Fund permit borrowing and instalment warrants.

The SIS Act prohibits borrowing by superannuation funds except in limited circumstances. The September 2007 amendments provide:-

- the borrowed money must be applied to the acquisition of an asset that is otherwise permitted to be acquired by the Trustees
- the loan must be a limited recourse loan and the lender's security is limited to the assets bought with that loan
- the asset must not be an in-house asset or other asset not permitted under superannuation law
- the asset must be held on trust for the Fund so that the Fund has a beneficial interest in the asset with the legal title being held by a separate trustee
- The Fund must have a right to acquire the legal title of the asset on payment of one or more instalments.

The provision must be read in conjunction with other sections of the SIS Act such as the sole-purpose test, investment strategy requirement, related-party acquisition rules, in-house asset rules, prohibition against charging and arms length dealing requirements.

See also Taxpayer Alert 2008/5 available at www.ato.gov.au and for more general information "Instalment warrants and super funds - questions and answers" available at <http://ato.gov.au/super/content.asp?doc=/Content/00132054.htm>.

Cashing rules

Before 10 May 2006 Trustees were required to pay benefits to Members who were over age 65 and did not meet the work test; or 75 years of age (regardless of their work status).

The compulsory cashing rule was abolished with effect from 10 May 2006.

This means that there is no forced payment of benefits out of superannuation funds after age 65.

Government Age Pension Arrangements

Effect of the pension assets test on pensioners, including age pensioners

The pension assets test taper rate has been halved from 20 September 2007 so that recipients only lose \$1.50 of pension per fortnight (rather than \$3) for every \$1,000 of assets above the relevant threshold.

This applies to the following payments:

- age and service pension;
- disability support pension;
- carer payment;

- wife pension;
- widow B pension; and
- bereavement allowance.

How has the assets test changed for people with complying income streams

The 50 per cent assets test exemption for purchased ‘complying’ income streams has been removed. This change applies only to income streams purchased on or after 20 September 2007. It does not affect ‘complying’ income streams purchased before this date.

The income test

The income test treatment of superannuation pensions has not changed. Income streams with a term of greater than five years are assessed under the income test on the basis of the gross annual income from the product reduced by an annual allowance for return of capital. Income streams with a term of less than five years are assessed under the social security deeming rules.

TAXATION

You should seek taxation advice from your accountant.

Below is some information about tax and superannuation.

Tax on Payments from a Superannuation Fund

Superannuation benefits paid from a taxed fund either as a lump sum or as an income stream (such as a pension) are tax free for people aged 60 or more. All pensions that meet the simplified minimum standards are taxed the same on payment. This includes pensions that were already commenced by the Fund prior to 1 July 2007.

Pension payments for individuals aged under 60 are taxed but are eligible for a 15 per cent offset with any exempt component being tax free. Once the pension recipient turns age 60, their pension will be tax free.

A person receiving an income stream from an untaxed source will become eligible for a 10 per cent tax offset after the age of 60.

If you choose to take your benefits in pension form, then earnings on the assets supporting that pension will be exempt from tax. Earnings on other assets will be subject to tax as assessable income of the Fund at 15 per cent.

“Reasonable Benefit Limits” are no longer relevant as they have been abolished.

Tax on Money Transferred

There is no tax if you transfer money from one superannuation fund to another, unless the amount transferred contains an untaxed component.

An untaxed component attracts the 15% tax on contributions and may also be subject to the superannuation tax surcharge.

Tax on Investment Earnings of the Fund

Investment earnings by the Fund are taxed at a maximum rate of 15%, with capital gains taxed normally at 10% in the accumulation phase and if the asset is held for at least 12 months.

Tax File Numbers

What will happen if I don’t give my TFN to the Trustees?

If the Trustees do not have your TFN:

- The Trustees will have to pay additional income tax (called ‘no TFN contributions tax’) on some types of contributions
- The Trustees may not be able to accept some types of contributions, and
- You may miss out on super co-contributions.

TFN Contributions Tax

If you have not quoted your TFN by the end of the financial year and your membership of the Fund commenced:

- before 1 July 2007, the assessable contributions will be taxed an extra 31.5% once those contributions reach \$1,000 in an income year. The extra tax is on all assessable contributions made in the income year, including the first \$1,000, or
- on or after 1 July 2007, all the assessable contributions made during the income year will be taxed an extra 31.5%.

The extra tax on these assessable contributions is in addition to the standard 15% rate of tax payable by superannuation funds on their taxable income.

Taxation of Benefits

Taxation of superannuation payments to a person aged 60 or more

- All lump sum benefits paid from a taxed source to a person aged 60 or over are tax free.
- All pensions paid from a taxed source to a person aged 60 or over are tax free. The tax free status also applies to pension benefits that are already being paid.
- RBLs no longer apply.
- People who receive a lump sum superannuation payment or a pension payment from a taxed source will not need to include it in their tax return.

Taking your superannuation benefits before 60

- Lump sums will comprise two components — an exempt component and a taxable component.
 - The exempt component will be paid tax free and comprise: the pre-July 83 component; the CGT exempt component; the post-June 1994 invalidity component; the concessional component and the non-concessional (post-tax) contributions;
 - The taxable component includes: the current post-July 1983 component and the non-qualifying component. It will be paid tax free up to the low-rate threshold (\$145,000 in 2008/09) and amounts above the threshold will be taxed at 15 per cent. The tax rate will be 20 per cent for individuals aged under 55 years.
- Pension payments for people under age 60 are taxed under the current arrangements, although tax will be lower in some cases.
- The full superannuation pension rebate of 15 per cent will apply to all pensions paid from a taxed source to a person who is aged 55 to 59 years.
- Once the pension recipient turns 60, their pension will be tax free.
- When any part payment of a superannuation benefit is made, the benefit will generally be considered to include both exempt and taxable components with the relevant proportions of each reflecting the proportions such components make up in the total benefit. This will apply to both lump sums and pensions. Existing pensioners will retain the current 'deductible amount' on their pension until they reach age 60 when the benefits become tax free.

Death Benefits

Taxation treatment of death benefits paid to a dependant

If death benefits are paid as a lump sum to a dependant they are tax free. A dependant for these purposes is a spouse or former spouse, a child less than 18, a person with whom the deceased had an interdependency relationship just before he or she died, or any other person who was dependant on the deceased just before he or she died.

If a dependant chooses to take a death benefit as a pension stream, the taxation treatment will depend on the age of the primary beneficiary and dependant.

- If the primary beneficiary was age 60 or over at the time of death, the pension payments to the dependant will be tax free.
- If the primary beneficiary was under age 60 at the time of death, the pension will continue to be taxed at the dependant beneficiary's marginal rate (less any deductible amount and pension rebate). If (or when) the dependant is aged 60 and over, the pension payment will be tax free.

Taxation treatment of benefits paid to a non-dependant

The taxable component of a lump sum paid to a non-dependant will be taxed concessionally at 15 per cent. A pension will not be able to revert or be paid to a non-dependant upon the death of a person. These pensions will be paid out to the non-dependant as a lump sum.

Lump Sum Benefits

You may choose to take a lump sum benefit from your Fund. A super lump sum benefit can include a:

- taxable component, and
- tax-free component.

The **taxable component** is the part of the benefit that is taxable. Though tax must be paid on the entire taxable component, it may include two parts – one where tax has already been paid and one where tax has not yet been paid. These are called taxed and untaxed elements of the taxable component.

- A **taxed element** is the amount of your benefit that has already had tax paid within the Fund. You may need to pay additional tax on it when it is paid out, depending on your age when you take the lump sum. You **may** need to include the taxed element in your tax return.
- An **untaxed element** is the part of your benefit that hasn't had any tax paid on it in the Fund, but is still taxable. You **must** include it in your tax return.

The **tax-free component** is the part of a benefit that is tax-free and is not included in your tax return.

The Fund will need to calculate these components for each benefit that is paid. When a super benefit is paid from a superannuation interest, the tax-free and taxable components are calculated in the same proportion that these components make up the total value of the superannuation interest.

How do funds calculate the tax-free component of a superannuation interest?

The tax-free component of a superannuation interest is the total value of the following segments:

- the contributions segment, and
- the crystallised segment.

The contributions segment generally includes all contributions made from 1 July 2007 that have not been included in the assessable income of the Fund. Typically these would be a Member's personal contributions not claimed as an income tax deduction. Roll-over super benefits are regarded as contributions. However, the taxable component of a roll-over super benefit is not included in the contributions segment.

The crystallised segment includes the following existing components of a superannuation interest that are consolidated into the tax-free component:

- the concessional component
- the post-June 1994 invalidity component
- undeducted contributions
- the capital gains tax (CGT) exempt component, and
- the pre-July 83 component.

The crystallised segment is calculated by assuming that an eligible termination payment (ETP) representing the full value of the superannuation interest is paid just before 1 July 2007.

How do funds calculate the taxable component of a superannuation interest?

The taxable component of the superannuation interest is calculated by subtracting the tax-free component from the total value of the superannuation interest.

Although the taxable component can consist of an element taxed in the Fund and/or an element untaxed in the Fund, the taxable component of a superannuation interest in a taxed fund normally consists solely of an element taxed in the Fund.

PAYG withholding obligations for funds paying lump sum benefits

Age of Member	Tax free component	Taxable component
60 years and over	The entire payment is tax-free after a Member turns 60 and funds are not required to: <ul style="list-style-type: none"> • withhold any tax from a payment, or • issue a payment summary. 	
Preservation age but under 60	No tax withheld.	<ul style="list-style-type: none"> • Amount up to low rate cap – no tax withheld. • Amount above low rate cap – withhold tax at the rate of 16.5%
Below preservation age	No tax withheld.	Withhold tax at the rate of 21.5%

If the marginal tax rate(s) applying to the lump sum is less than the rate of withholding applied to the payment, the Member will only be taxed on their taxable component at the marginal tax rate.

If the Member’s marginal tax rate is higher than the rate of withholding applied to payment, the Member will receive a tax offset to ensure the rate of tax on the taxable component does not exceed the rate of tax withheld.

The low rate cap is the limit set on the amount of the taxable component of a super lump sum benefit that you can receive at a lower (or nil) rate of tax.

The low rate cap applies if you have reached your preservation age (currently 55 if born before 1 July 1960) but are below 60.

The low rate cap reflects the previous low-rate threshold for eligible termination payments. It has been introduced to keep the existing tax treatment of super lump sum payments between the age of 55 and age 60.

The low rate cap will start at \$145,000 for the 2008-09 income year indexed to average weekly ordinary time earnings (AWOTE) and rounded down to the nearest multiple of \$5,000. The cap does not reduce, even if average weekly ordinary time earnings decrease.

INFORMATION ABOUT LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATION

The Trustees will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustees select, retain or realise an investment. Unless you are notified otherwise the Trustees do not take any such considerations into account however the Trustees may incorporate those things into their investment strategy.

ADDITIONAL INFORMATION-CONTACT DETAILS

If you require further information concerning the Fund or the Governing Rules or your rights as a Member or the Fund's performance you may contact the Trustees whose contact details appear at the beginning of this Product Disclosure Statement.

C - Other Documents

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- 2021 BGL General Ledger.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

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>Atlantic Pacific Australian Equity (OMF0003AU)</u>					
30/06/2021	Atlantic Pacific Aust Equity - Reivensted 2021			17.40	17.40 CR
30/06/2021	OMF0003AU - Atlantic Pacific Australian Equity - Custom Tax Data - 30/06/2021				17.40 CR
			0.00	17.40	17.40 CR
Dividends Received (23900)					
<u>Applied Materials Inc. (AMAT.NDQ)</u>					
24/06/2021	49A02SHMKR 16576468			44.40	44.40 CR
				44.40	44.40 CR
<u>Antofagasta Plc (ANTO.L)</u>					
02/10/2020	Income Received - Antofagasta plc			10.94	10.94 CR
				10.94	10.94 CR
<u>Evolution Mining Limited (EVN.AX)</u>					
25/09/2020	DIVIDEND EVN FNL DIV			180.00	180.00 CR
26/03/2021	0327856522 DIV EVN ITM DIV TRANSFER DIV EVN ITM DIV FROM 111443568 001258656348			140.00	320.00 CR
				320.00	320.00 CR
<u>Hecla Mining Co. (HL.NYE)</u>					
03/06/2021	Income Received - Hecla Mining			5.56	5.56 CR
				5.56	5.56 CR
<u>IGO Limited (IGO.AX)</u>					
25/09/2020	DIVIDEND IGO DIVIDEND [System Matched Income Data]			100.00	100.00 CR
				100.00	100.00 CR
<u>Kinross Gold Corp. (KGC.NYE)</u>					
22/10/2020	Income Received - Kinross Gold			11.06	11.06 CR
20/12/2020	Income Received - Kinross Gold			11.17	22.23 CR
18/03/2021	Income Received - Kinross Gold			10.68	32.91 CR
17/06/2021	Income Received - Kinross Gold			10.95	43.86 CR
				43.86	43.86 CR
<u>Newcrest Mining Limited (NCM.AX)</u>					
25/09/2020	DIVIDEND NCM DIV			121.90	121.90 CR
31/03/2021	0401911595 1259630088 TRANSFER SETTLE CR FROM 111443568 001259630088			96.53	218.43 CR
				218.43	218.43 CR
<u>Regis Resources Limited (RRL.AX)</u>					
16/10/2020	DIVIDEND RRL DIVIDEND [System Matched Income Data]			160.00	160.00 CR
25/03/2021	0326831703 DIV RRL DIVIDEND TRANSFER DIV RRL DIVIDEND FROM 111443568 MAR21/00805684			80.00	240.00 CR
				240.00	240.00 CR
<u>St Barbara Limited (SBM.AX)</u>					
29/09/2020	DIVIDEND ST BARBARA LTD			120.00	120.00 CR
25/03/2021	0325825770 DIV ST BARBARA LTD TRANSFER DIV ST BARBARA LTD FROM 111443568 MAR21/00804799			120.00	240.00 CR

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
				240.00	240.00 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
23/07/2020	Sale - Centerra Gold (77700/CENTERRAGOLD.TX)			835.72	835.72 CR
23/07/2020	Unrealised Gain writeback as at 23/07/2020 (77700/CENTERRAGOLD.TX)		800.17		35.55 CR
23/07/2020	Sale - 127 Units Antofagasta (ANTO.L)			1,393.92	1,429.47 CR
23/07/2020	Unrealised Gain writeback as at 23/07/2020 (ANTO.L)		44.88		1,384.59 CR
28/07/2020	Sold - SPDR Gold (GLD.ARCX)			731.69	2,116.28 CR
28/07/2020	Unrealised Gain writeback as at 28/07/2020 (GLD.ARCX)		555.11		1,561.17 CR
07/10/2020	Sold 12000 SLR @ 2.3000 11812235 (SLR.AX)			23,121.40	24,682.57 CR
07/10/2020	Unrealised Gain writeback as at 07/10/2020 (SLR.AX)		21,109.00		3,573.57 CR
07/10/2020	Sold 5000 SAR @ 5.2200 11812263 (SAR.AX)			19,412.90	22,986.47 CR
07/10/2020	Unrealised Gain writeback as at 07/10/2020 (SAR.AX)		20,439.00		2,547.47 CR
30/06/2021	Revaluation - 30/06/2021 @ \$2.360000 (System Price) - 2,000.000000 Units on hand (RRL.AX)		5,720.00		3,172.53 DR
30/06/2021	Revaluation - 30/06/2021 @ \$8.446400 (System Price) - 328.000000 Units on hand (KGC.NYE)		680.21		3,852.74 DR
30/06/2021	Revaluation - 30/06/2021 @ \$189.412100 (System Price) - 200.000000 Units on hand (AMAT.NDQ)			2,543.54	1,309.20 DR
30/06/2021	Revaluation - 30/06/2021 @ \$25.280000 (System Price) - 500.000000 Units on hand (NCM.AX)		3,125.00		4,434.20 DR
30/06/2021	Revaluation - 30/06/2021 @ \$7.630000 (System Price) - 2,000.000000 Units on hand (IGO.AX)			5,520.00	1,085.80 CR
30/06/2021	Revaluation - 30/06/2021 @ \$4.500000 (System Price) - 2,000.000000 Units on hand (EVN.AX)		2,340.00		1,254.20 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.213200 (Exit) - 21,383.762600 Units on hand (OMF0003AU)		3,796.82		5,051.02 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.705000 (System Price) - 3,000.000000 Units on hand (SBM.AX)		4,335.00		9,386.02 DR
30/06/2021	Revaluation - 30/06/2021 @ \$14.212600 (System Price) - 1,000.000000 Units on hand (FRES.L)		2,664.97		12,050.99 DR
30/06/2021	Revaluation - 30/06/2021 @ \$0.355000 (System Price) - 20,000.000000 Units on hand (MYR.AX)			3,400.00	8,650.99 DR
30/06/2021	Revaluation - 30/06/2021 @ \$9.896200 (System Price) - 450.000000 Units on hand (HL.NYE)			836.01	7,814.98 DR
30/06/2021	Revaluation - 30/06/2021 @ \$220.311300 (System Price) - 27.000000 Units on hand (GLD.ARCX)		841.01		8,655.99 DR
			66,451.17	57,795.18	8,655.99 DR
Interest Received (25000)					
<u>Bank West Account 907012-9 (BWAMI9070129)</u>					
31/07/2020	CREDIT INTEREST			0.07	0.07 CR
31/08/2020	CREDIT INTEREST			0.07	0.14 CR
30/09/2020	CREDIT INTEREST			0.07	0.21 CR
30/10/2020	CREDIT INTEREST			11.79	12.00 CR

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/11/2020	CREDIT INTEREST			9.48	21.48 CR
31/12/2020	CREDIT INTEREST			7.95	29.43 CR
29/01/2021	CREDIT INTEREST			7.45	36.88 CR
10/02/2021	49A02447XR 14650952			2.83	39.71 CR
				39.71	39.71 CR
<u>CUA Everyday Business Account (CUA50877339)</u>					
01/07/2020	Fast Pymt in			40.00	40.00 CR
31/12/2020	Interest Paid			0.17	40.17 CR
30/06/2021	Interest Paid			0.15	40.32 CR
				40.32	40.32 CR
Other Investment Income (26500)					
<u>Macrovue Credit Rebate (1240566872)</u>					
23/07/2020	Commission for Trade of TSE:CG			15.00	15.00 CR
15/09/2020	Commission for Trade of ARCA:GLD			15.00	30.00 CR
08/01/2021	Commission for Trade of LSE:ANTO			15.00	45.00 CR
06/04/2021	Commission for Trade of NYSE:HL			15.00	60.00 CR
				60.00	60.00 CR
<u>Macrovue Forex Trade Cash - AUD (748MAC)</u>					
30/06/2021	FX Trade		126.14		126.14 DR
			126.14		126.14 DR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
26/02/2021	Transfer to Senrico Pty Ltd		1,760.00		1,760.00 DR
30/05/2021	Transfer to Senrico Pty Ltd		1,870.00		3,630.00 DR
			3,630.00		3,630.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
19/03/2021	BPAY TAX OFFICE PAYMENTS		259.00		259.00 DR
30/05/2021	BPAY TAX OFFICE PAYMENTS		259.00		518.00 DR
			518.00		518.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
17/03/2021	Transfer to Super Audits		330.00		330.00 DR
14/06/2021	Transfer to Super Audits		330.00		660.00 DR
			660.00		660.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2021	Create Entries - Franking Credits Adjustment - 30/06/2021			436.47	436.47 CR
30/06/2021	Create Entries - Foreign Resident Withholding Credit Adjustment - 30/06/2021			8.75	445.22 CR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021		4,119.60		3,674.38 DR
			4,119.60	445.22	3,674.38 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			11,764.29	11,764.29 CR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			4,119.60	15,883.89 CR
				15,883.89	15,883.89 CR
Opening Balance (50010)					
<u>(Opening Balance) Ward, Francis John - Accumulation (WARFRA00001A)</u>					
01/07/2020	Opening Balance				141,552.92 CR
01/07/2020	Close Period Journal			25,048.06	166,600.98 CR
				25,048.06	166,600.98 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Ward, Francis John - Accumulation (WARFRA00001A)</u>					
01/07/2020	Opening Balance				25,794.16 CR
01/07/2020	Close Period Journal		25,794.16		0.00 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		11,764.29		11,764.29 DR
			37,558.45		11,764.29 DR
Income Tax (53330)					
<u>(Income Tax) Ward, Francis John - Accumulation (WARFRA00001A)</u>					
01/07/2020	Opening Balance				746.10 DR
01/07/2020	Close Period Journal			746.10	0.00 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		4,119.60		4,119.60 DR
			4,119.60	746.10	4,119.60 DR
Bank Accounts (60400)					
<u>Macrovue Forex Trade Cash - AUD (748MAC)</u>					
01/07/2020	Opening Balance				645.70 DR
23/07/2020	Commission for Trade of TSE:CG		15.00		660.70 DR
23/07/2020	Sale - Centerra Gold		2,992.08		3,652.78 DR
23/07/2020	Sale - 127 Units Antofagasta		3,480.71		7,133.49 DR
28/07/2020	Sold - SPDR Gold		3,822.99		10,956.48 DR
15/09/2020	Commission for Trade of ARCA:GLD		15.00		10,971.48 DR
15/09/2020	Purchase - SPDR Gold			6,789.42	4,182.06 DR
02/10/2020	Income Received - Antofagasta plc		10.94		4,193.00 DR
22/10/2020	Income Received - Kinross Gold		11.06		4,204.06 DR
20/12/2020	Income Received - Kinross Gold		11.17		4,215.23 DR
08/01/2021	Commission for Trade of LSE:ANTO		15.00		4,230.23 DR
18/03/2021	Income Received - Kinross Gold		10.68		4,240.91 DR
06/04/2021	Commission for Trade of NYSE:HL		15.00		4,255.91 DR
06/04/2021	Purchase - Hecla Mining			3,617.28	638.63 DR
03/06/2021	Income Received - Hecla Mining		5.56		644.19 DR
17/06/2021	Income Received - Kinross Gold		10.95		655.14 DR
30/06/2021	FX Trade			126.14	529.00 DR
			10,416.14	10,532.84	529.00 DR
<u>ANZ - CMC Markets (ANZ9006238968)</u>					
09/02/2021	49A023M0ZR 14600896		62,549.87		62,549.87 DR
10/02/2021	49A02447XR 14650952		2.83		62,552.70 DR
25/03/2021	0325825770 DIV ST BARBARA LTD		120.00		62,672.70 DR

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
25/03/2021	TRANSFER DIV ST BARBARA LTD FROM 111443568 MAR21/00804799 0326831703 DIV RRL DIVIDEND TRANSFER DIV RRL DIVIDEND FROM 111443568 MAR21/00805684		80.00		62,752.70 DR
26/03/2021	0327856522 DIV EVN ITM DIV TRANSFER DIV EVN ITM DIV FROM 111443568 001258656348		140.00		62,892.70 DR
31/03/2021	0401911595 1259630088 TRANSFER SETTLE CR FROM 111443568 001259630088		96.53		62,989.23 DR
28/04/2021	49A02J6QAA C14451442			35,338.88	27,650.35 DR
28/05/2021	ePayment From:CMC MARKETS STOC REF:16249845 [49A02OMSUA 16249844]			10,000.00	17,650.35 DR
04/06/2021	49A02PKOOA C14895882			16,877.57	772.78 DR
24/06/2021	49A02SHMKR 16576468		44.40		817.18 DR
			63,033.63	62,216.45	817.18 DR
Bank West Account 907012-9 (BWAMI9070129)					
01/07/2020	Opening Balance				8,184.79 DR
31/07/2020	CREDIT INTEREST		0.07		8,184.86 DR
31/08/2020	CREDIT INTEREST		0.07		8,184.93 DR
25/09/2020	DIVIDEND EVN FNL DIV		180.00		8,364.93 DR
25/09/2020	DIVIDEND NCM DIV		121.90		8,486.83 DR
25/09/2020	DIVIDEND IGO DIVIDEND [System Matched Income Data]		100.00		8,586.83 DR
29/09/2020	DIVIDEND ST BARBARA LTD		120.00		8,706.83 DR
30/09/2020	CREDIT INTEREST		0.07		8,706.90 DR
07/10/2020	Sold 12000 SLR @ 2.3000 11812235		27,572.40		36,279.30 DR
07/10/2020	Sold 5000 SAR @ 5.2200 11812263		26,073.90		62,353.20 DR
16/10/2020	DIVIDEND RRL DIVIDEND [System Matched Income Data]		160.00		62,513.20 DR
30/10/2020	CREDIT INTEREST		11.79		62,524.99 DR
30/11/2020	CREDIT INTEREST		9.48		62,534.47 DR
31/12/2020	CREDIT INTEREST		7.95		62,542.42 DR
29/01/2021	CREDIT INTEREST		7.45		62,549.87 DR
09/02/2021	49A023M0ZR 14600896			62,549.87	0.00 DR
			54,365.08	62,549.87	0.00 DR
CUA Everyday Business Account (CUA50877339)					
01/07/2020	Opening Balance				3,264.64 DR
01/07/2020	Fast Pymt in		40.00		3,304.64 DR
31/12/2020	Interest Paid		0.17		3,304.81 DR
26/02/2021	Transfer to Senrico Pty Ltd			1,760.00	1,544.81 DR
17/03/2021	Transfer to Super Audits			330.00	1,214.81 DR
19/03/2021	BPAY TAX OFFICE PAYMENTS			525.78	689.03 DR
28/05/2021	ePayment From:CMC MARKETS STOC REF:16249845 [49A02OMSUA 16249844]		10,000.00		10,689.03 DR
30/05/2021	Transfer to Senrico Pty Ltd			1,870.00	8,819.03 DR
30/05/2021	BPAY TAX OFFICE PAYMENTS			506.21	8,312.82 DR
14/06/2021	Transfer to Super Audits			330.00	7,982.82 DR
30/06/2021	Interest Paid		0.15		7,982.97 DR
			10,040.32	5,321.99	7,982.97 DR
Distributions Receivable (61800)					

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Atlantic Pacific Australian Equity (OMF0003AU)</u>					
01/07/2020	Opening Balance				3,112.79 DR
01/07/2020	Distribution Reinvested - Atlantic Pacific Aust Equity			3,112.79	0.00 DR
30/06/2021	Atlantic Pacific Aust Equity - Reivensted 2021		17.40		17.40 DR
			17.40	3,112.79	17.40 DR
<u>ATO Activity Statement Account (69100)</u>					
<u>ATO Activity Statement Account (69100)</u>					
01/07/2020	Opening Balance				446.62 DR
19/03/2021	BPAY TAX OFFICE PAYMENTS			446.62	0.00 DR
				446.62	0.00 DR
<u>Managed Investments (Australian) (74700)</u>					
<u>Atlantic Pacific Australian Equity (OMF0003AU)</u>					
01/07/2020	Opening Balance	18,886.94			26,626.81 DR
01/07/2020	Distribution Reinvested - Atlantic Pacific Aust Equity	2,496.82	3,112.79		29,739.60 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.213200 (Exit) - 21,383.762600 Units on hand			3,796.82	25,942.78 DR
		21,383.76	3,112.79	3,796.82	25,942.78 DR
<u>Shares in Listed Companies (Australian) (77600)</u>					
<u>Evolution Mining Limited (EVN.AX)</u>					
01/07/2020	Opening Balance	2,000.00			11,340.00 DR
30/06/2021	Revaluation - 30/06/2021 @ \$4.500000 (System Price) - 2,000.000000 Units on hand			2,340.00	9,000.00 DR
		2,000.00		2,340.00	9,000.00 DR
<u>IGO Limited (IGO.AX)</u>					
01/07/2020	Opening Balance	2,000.00			9,740.00 DR
30/06/2021	Revaluation - 30/06/2021 @ \$7.630000 (System Price) - 2,000.000000 Units on hand		5,520.00		15,260.00 DR
		2,000.00	5,520.00		15,260.00 DR
<u>Myer Holdings Limited (MYR.AX)</u>					
01/07/2020	Opening Balance	20,000.00			3,700.00 DR
30/06/2021	Revaluation - 30/06/2021 @ \$0.355000 (System Price) - 20,000.000000 Units on hand		3,400.00		7,100.00 DR
		20,000.00	3,400.00		7,100.00 DR
<u>Newcrest Mining Limited (NCM.AX)</u>					
01/07/2020	Opening Balance	500.00			15,765.00 DR
30/06/2021	Revaluation - 30/06/2021 @ \$25.280000 (System Price) - 500.000000 Units on hand			3,125.00	12,640.00 DR
		500.00		3,125.00	12,640.00 DR
<u>Regis Resources Limited (RRL.AX)</u>					
01/07/2020	Opening Balance	2,000.00			10,440.00 DR
30/06/2021	Revaluation - 30/06/2021 @ \$2.360000 (System Price) - 2,000.000000 Units on hand			5,720.00	4,720.00 DR
		2,000.00		5,720.00	4,720.00 DR
<u>Saracen Mineral Holdings Limited (SAR.AX)</u>					

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2020	Opening Balance	5,000.00			27,100.00 DR
07/10/2020	Sold 5000 SAR @ 5.2200 11812263	(5,000.00)		6,661.00	20,439.00 DR
07/10/2020	Unrealised Gain writeback as at 07/10/2020			20,439.00	0.00 DR
		0.00		27,100.00	0.00 DR
<u>St Barbara Limited (SBM.AX)</u>					
01/07/2020	Opening Balance	3,000.00			9,450.00 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.705000 (System Price) - 3,000.000000 Units on hand			4,335.00	5,115.00 DR
		3,000.00		4,335.00	5,115.00 DR
<u>Silver Lake Resources Limited (SLR.AX)</u>					
01/07/2020	Opening Balance	12,000.00			25,560.00 DR
07/10/2020	Sold 12000 SLR @ 2.3000 11812235	(12,000.00)		4,451.00	21,109.00 DR
07/10/2020	Unrealised Gain writeback as at 07/10/2020			21,109.00	0.00 DR
		0.00		25,560.00	0.00 DR
<u>Shares in Listed Companies (Overseas) (77700)</u>					
<u>Applied Materials Inc. (AMAT.NDQ)</u>					
28/04/2021	49A02J6QAA C14451442	200.00	35,338.88		35,338.88 DR
30/06/2021	Revaluation - 30/06/2021 @ \$189.412100 (System Price) - 200.000000 Units on hand		2,543.54		37,882.42 DR
		200.00	37,882.42		37,882.42 DR
<u>Antofagasta Plc (ANTO.L)</u>					
01/07/2020	Opening Balance	127.00			2,131.67 DR
23/07/2020	Sale - 127 Units Antofagasta	(127.00)		2,086.79	44.88 DR
23/07/2020	Unrealised Gain writeback as at 23/07/2020			44.88	0.00 DR
		0.00		2,131.67	0.00 DR
<u>Centerra Gold (CENTERRAGOLD)</u>					
01/07/2020	Opening Balance	183.00			2,956.53 DR
23/07/2020	Sale - Centerra Gold	(183.00)		2,156.36	800.17 DR
23/07/2020	Unrealised Gain writeback as at 23/07/2020			800.17	0.00 DR
		0.00		2,956.53	0.00 DR
<u>Fresnillo Plc (FRES.L)</u>					
04/06/2021	49A02PKOOA C14895882	1,000.00	16,877.57		16,877.57 DR
30/06/2021	Revaluation - 30/06/2021 @ \$14.212600 (System Price) - 1,000.000000 Units on hand			2,664.97	14,212.60 DR
		1,000.00	16,877.57	2,664.97	14,212.60 DR
<u>SPDR Gold Trust Shs (GLD.NYE)</u>					
01/07/2020	Opening Balance	15.00			3,646.41 DR
28/07/2020	Sold - SPDR Gold	(15.00)		3,091.30	555.11 DR
28/07/2020	Unrealised Gain writeback as at 28/07/2020			555.11	0.00 DR
15/09/2020	Purchase - SPDR Gold	27.00	6,789.42		6,789.42 DR
30/06/2021	Revaluation - 30/06/2021 @ \$220.311300 (System Price) - 27.000000 Units on hand			841.01	5,948.41 DR
		27.00	6,789.42	4,487.42	5,948.41 DR
<u>Hecla Mining Co. (HL.NYE)</u>					

Ward Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
06/04/2021	Purchase - Hecla Mining	450.00	3,617.28		3,617.28 DR
30/06/2021	Revaluation - 30/06/2021 @ \$9.896200 (System Price) - 450.000000 Units on hand		836.01		4,453.29 DR
		450.00	4,453.29		4,453.29 DR
<u>Kinross Gold Corp. (KGC.NYE)</u>					
01/07/2020	Opening Balance	328.00			3,450.63 DR
30/06/2021	Revaluation - 30/06/2021 @ \$8.446400 (System Price) - 328.000000 Units on hand			680.21	2,770.42 DR
		328.00		680.21	2,770.42 DR
<u>Shares in Unlisted Private Companies (Australian) (77800)</u>					
<u>Virgin Australia International Holdings Pty Ltd (VAIH)</u>					
01/07/2020	Opening Balance	16,000.00			0.00 DR
		16,000.00			0.00 DR
<u>Income Tax Payable/Refundable (85000)</u>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2020	Opening Balance				960.61 CR
19/03/2021	BPAY TAX OFFICE PAYMENTS		713.40		247.21 CR
30/05/2021	BPAY TAX OFFICE PAYMENTS		247.21		0.00 DR
06/06/2021	Mar 21 PAYG Instalment		178.00		178.00 DR
30/06/2021	Create Entries - Franking Credits Adjustment - 30/06/2021		436.47		614.47 DR
30/06/2021	Create Entries - Foreign Resident Withholding Credit Adjustment - 30/06/2021		8.75		623.22 DR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021			4,119.60	3,496.38 CR
			1,583.83	4,119.60	3,496.38 CR
<u>PAYG Instalment Payable (86000)</u>					
<u>PAYG Instalment Payable (86000)</u>					
06/06/2021	Mar 21 PAYG Instalment			178.00	178.00 CR
				178.00	178.00 CR
Total Debits:			334,674.85		
Total Credits:				334,674.85	

D - Pension Documentation

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Transfer Balance Account Summary [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

Ward Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2020 - 30 June 2021

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
--------	--------------	------	---------------	------------------	------------	-------	--------	---------	-----------	---------------

Francis John Ward

Sarah Ward

E - Estate Planning

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

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