

Kramerica Industries Super Fund

ABN 44 179 954 855

Trustees: Kenny Bania Pty Ltd

Financial Statement
For the year ended 30 June 2021

Ref 16/11

FS/2

Kramerica Industries Super Fund
Statement of Financial Position
as at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Loans	6A	4,433.30	204,433.30
Other Assets	6B	93,722.07	-
Shares in Listed Companies	6C	27,324.75	26,318.17
Stapled Securities	6D	3,937.23	3,394.80
Units In Unlisted Unit Trusts	6E	13,425.00	15,755.00
Other Assets			
Cash At Bank		157,589.61	6,039.38
Receivables		31 163.15	92.45
Other Taxes Refundable		0.55	(513.45)
Total Assets		<u><u>300,595.66</u></u>	<u><u>255,519.65</u></u>
Liabilities			
Income Tax Suspense		-	7,868.70
Income Tax Payable	FS/30	3,006.34	(352.75)
Fund Suspense		-	(2,160.00)
Total Liabilities		<u><u>3,006.34</u></u>	<u><u>5,355.95</u></u>
Net Assets Available to Pay Benefits		<u><u>297,589.32</u></u>	<u><u>250,163.70</u></u>
<i>Represented by:</i>			
Liability for Accrued Benefits			
	2		
Mr Andrew Pullen		138,210.68	115,943.78
Mr Matthew Pullen		93,284.26	75,600.59
Mrs Belinda Pullen		34,406.14	30,884.15
Mrs Larissa Pullen		31,688.24	27,735.18
Total Liability for Accrued Benefits		<u><u>297,589.32</u></u>	<u><u>250,163.70</u></u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

FS/3

Kramerica Industries Super Fund
Operating Statement
For the period 1 July 2020 to 30 June 2021

	Note	2021 \$	2020 \$
Income			
Member Receipts			
Contributions			
Employer		17,406.60	16,417.44
Government Co-Contributions		-	176.75
Investment Income			
Distributions	7A	269.42	192.08
Dividends	7B	1,174.73	24.03
Interest	7C	49,831.99	308.03
Other Income		-	1,187.50
		68,682.74	18,305.83
Expenses			
Member Payments			
Insurance Premiums	47	4,573.19	4,248.60
Other Expenses			
Auditor Fee		330.00	330.00
Fund Administration Fee		328.00	-
General Expense		-	268.00
Legal Fee	55	137.50	137.50
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Realised Capital Losses	8A	2,611.65	3,201.55
Decrease in Market Value	8B	3,559.83	2,033.66
		11,799.17	10,478.31
Benefits Accrued as a Result of Operations before Income Tax		56,883.57	7,827.52
Income Tax			
Income Tax Expense		9,457.95	1,738.65
		9,457.95	1,738.65
Benefits Accrued as a Result of Operations		47,425.62	6,088.87

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

FS/4

Kramerica Industries Super Fund
Notes to the Financial Statements
As at 30 June 2021

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

FS/5

Kramerica Industries Super Fund
Notes to the Financial Statements
As at 30 June 2021

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

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 measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions 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.

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

Contributions and rollovers 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.

The financial report was authorised for issue on 27 October 2021 by the directors of the trustee company.

Kramerica Industries Super Fund
Notes to the Financial Statements
As at 30 June 2021

FS/6

Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	250,163.70	244,074.83
Benefits Accrued during the period	47,425.62	6,088.87
Benefits Paid during the period	0.00	0.00
Liability for Accrued Benefits at end of period	297,589.32	250,163.70

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

Vested benefits are benefits which 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 reporting period.

	Current	Previous
Vested Benefits at beginning of period	250,163.70	244,074.83
Benefits Accrued during the period	47,425.62	6,088.87
Benefits Paid during the period	0.00	0.00
Vested Benefits at end of period	297,589.32	250,163.70

Note 4 – Guaranteed Benefits

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

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

Note 6A – Loans

	Current	Previous
At market value:		
Loan - James Carrington Wright	0.00	200,000.00
Loan - Mornay Unit Trust	4,433.30	4,433.30
	4,433.30	204,433.30

Note 6B – Other Assets

	Current	Previous
At market value:		
Bitcoin	14,194.31	0.00
Ethereum	44,757.76	0.00
Shiba Inu Coin	34,770.00	0.00
	93,722.07	0.00

Note 6C – Shares in Listed Companies

	Current	Previous
At market value:		
AMP Limited	9,060.75	14,940.17
Avita Medical Inc. - Chess Depository Interests 5:1	0.00	7,335.00
AVZ Minerals Limited	18,264.00	4,043.00
	27,324.75	26,318.17

FS/21

Kramerica Industries Super Fund
Notes to the Financial Statements
As at 30 June 2021

FS/7

Note 6D – Stapled Securities

	Current	Previous
At market value:		
Dexus Property Group	3,937.23	3,394.80
	3,937.23	3,394.80

FS/21

Note 6E – Units In Unlisted Unit Trusts

	Current	Previous
At market value:		
Pepper Tree Farm Stallion Equity Trust	13,425.00	15,755.00
	13,425.00	15,755.00

FS/21

Note 7A – Distributions

	Current	Previous
Dexus Property Group	173.99	168.70
Pepper Tree Farm Stallion Equity Trust	95.43	23.38
	269.42	192.08

26
32

Note 7B – Dividends

	Current	Previous
AMP Limited	1,150.57	0.00
Dexus Property Group	24.16	24.03
	1,174.73	24.03

8
26

Note 7C – Interest

	Current	Previous
Macquarie Cash Management Account	0.00	3.26
Westpac DIY Super Savings Account	0.00	0.01
Westpac DIY Super Working Account	0.79	7.58
Loan - James Carrington Wright	49,831.20	0.00
Loan - Mornay Unit Trust	0.00	297.18
	49,831.99	308.03

13-21
33

Note 8A – Realised Capital Losses

	Current	Previous
Shares in Listed Companies		
Avita Medical Inc. - Chess Depository Interests 5:1	2,611.65	0.00
Avita Medical Ltd - Ordinary Fully Paid Deferred	0.00	3,201.55
	2,611.65	3,201.55

Note 8B – Decrease in Market Value

	Current	Previous
Other Assets		
Bitcoin	1,519.44	0.00
Ethereum	5,242.24	0.00
Shiba Inu Coin	(483.75)	0.00
Shares in Listed Companies		
AMP Limited	5,879.42	99.13
AVZ Minerals Limited	(8,013.05)	540.18
Stapled Securities		
Dexus Property Group	(542.43)	1,394.82
Units In Unlisted Unit Trusts		
Pepper Tree Farm Stallion Equity Trust	(42.04)	(0.47)
	3,559.83	2,033.66

Kramerica Industries Super Fund
Members Summary Report - For the period 1/07/2020 to 30/06/2021

Member's Detail	Opening Balance	Increases				Decreases				Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr Andrew Pullen 11 London Drive Cowra NSW 2794	115,943.78	8,703.30	0.00	20,415.49	0.00	(4,434.04)	0.00	(2,417.85)	0.00	0.00	138,210.68
Accumulation	115,943.78	8,703.30	0.00	20,415.49	0.00	(4,434.04)	0.00	(2,417.85)	0.00	0.00	138,210.68
Mrs Belinda Pullen 11 London Drive Cowra NSW 2794	30,884.15	0.00	0.00	5,227.17	0.00	(750.71)	0.00	(954.47)	0.00	0.00	34,406.14
Accumulation	30,884.15	0.00	0.00	5,227.17	0.00	(750.71)	0.00	(954.47)	0.00	0.00	34,406.14
Mr Matthew Pullen 28 Battalion Drive Cowra NSW 2794	75,600.59	8,703.30	0.00	13,639.00	0.00	(3,457.76)	0.00	(1,200.87)	0.00	0.00	93,284.26
Accumulation	75,600.59	8,703.30	0.00	13,639.00	0.00	(3,457.76)	0.00	(1,200.87)	0.00	0.00	93,284.26
Mrs Larissa Pullen 28 Battalion Drive Cowra NSW 2794	27,735.18	0.00	0.00	4,768.50	0.00	(815.44)	0.00	0.00	0.00	0.00	31,688.24
Accumulation	27,735.18	0.00	0.00	4,768.50	0.00	(815.44)	0.00	0.00	0.00	0.00	31,688.24
	250,163.70	17,406.60	0.00	44,050.16	0.00	(9,457.95)	0.00	(4,573.19)	0.00	0.00	297,589.32

Kramerica Industries Super Fund
(ABN: 44 179 954 855)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 11 London Drive Cowra, NSW 2794
Member	Date of Birth: 15 September 1979
Mr Andrew Pullen	Date Joined Fund: 16 July 2012
	Eligible Service Date: 16 July 2012
	Number: PULLEA0
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	115,943.78
Total as at 1 Jul 2020	115,943.78
Withdrawal Benefit as at 30 Jun 2021	
Accumulation	138,210.68
Total as at 30 Jun 2021	138,210.68

Your Tax Components

Tax Free	7,796.83
Taxable - Taxed	130,413.85
Taxable - Untaxed	-

Your Preservation Components

Preserved	138,210.68
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to LPR

* Nomination in effect from 1 July 2018

Kramerica Industries Super Fund
(ABN: 44 179 954 855)

Member Benefit Statement

Period		Member Account Details	
1 July 2020 - 30 June 2021		Residential Address:	11 London Drive Cowra, NSW 2794
Member	Number: PULLEA0	Date of Birth:	15 September 1979
Mr Andrew Pullen		Date Joined Fund:	16 July 2012
Accumulation Account		Eligible Service Date:	16 July 2012
Accumulation		Tax File Number Held:	Yes
		Account Start Date:	16 July 2012

Your Account Summary

Withdrawal Benefit as at 1 Jul 2020	115,943.78
<i>Increases to your account:</i>	
Employer Contributions	8,703.30
Share Of Net Fund Income	20,415.49
Tax Effect Of Direct Member Expenses	362.68
Total Increases	29,481.47
<i>Decreases to your account:</i>	
Contributions Tax	1,305.50
Member Insurance Premiums	2,417.85
Tax on Net Fund Income	3,491.22
Total Decreases	7,214.57
Withdrawal Benefit as at 30 Jun 2021	138,210.68

Your Tax Components

Tax Free	5.6413 %	7,796.83
Taxable - Taxed		130,413.85
Taxable - Untaxed		-

Your Preservation Components

Preserved	138,210.68
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to LPR
* Nomination in effect from 1 July 2018

Trustee

The Trustee of the Fund is as follows:

Kenny Bania Pty Ltd

The directors of the Trustee company are:

Andrew Pullen,
Belinda Pullen,
Matthew Pullen and
Larissa Pullen

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Andrew Pullen
Director - Kenny Bania Pty Ltd

.....
Belinda Pullen
Director - Kenny Bania Pty Ltd

.....
Matthew Pullen
Director - Kenny Bania Pty Ltd

.....
Larissa Pullen
Director - Kenny Bania Pty Ltd

Statement Date: 30 June 2021

Kramerica Industries Super Fund
 (ABN: 44 179 954 855)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 11 London Drive Cowra, NSW 2794
Member	Date of Birth: 27 December 1979
Mrs Belinda Pullen	Date Joined Fund: 16 July 2012
Number: PULLEB0	Eligible Service Date: 16 July 2012
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
 Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
Withdrawal Benefit as at 1 Jul 2020	
Accumulation	30,884.15
Total as at 1 Jul 2020	30,884.15
Withdrawal Benefit as at 30 Jun 2021	
Accumulation	34,406.14
Total as at 30 Jun 2021	34,406.14

Your Tax Components	
Tax Free	762.69
Taxable - Taxed	33,643.45
Taxable - Untaxed	-

Your Preservation Components	
Preserved	34,406.14
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*
 100% to LPR
 * Nomination in effect from 1 July 2018

Kramerica Industries Super Fund
(ABN: 44 179 954 855)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 11 London Drive Cowra, NSW 2794
Member Number: PULLEB0	Date of Birth: 27 December 1979
Mrs Belinda Pullen	Date Joined Fund: 16 July 2012
Accumulation Account	Eligible Service Date: 16 July 2012
Accumulation	Tax File Number Held: Yes
	Account Start Date: 16 July 2012

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2020	30,884.15	Tax Free	2.2167 % 762.69
<u>Increases to your account:</u>		Taxable - Taxed	33,643.45
Share Of Net Fund Income	5,227.17	Taxable - Untaxed	-
Tax Effect Of Direct Member Expenses	143.17	Your Preservation Components	
<u>Total Increases</u>	5,370.34	Preserved	34,406.14
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Member Insurance Premiums	954.47	Unrestricted Non Preserved	-
Tax on Net Fund Income	893.88	Your Insurance Benefits	
<u>Total Decreases</u>	1,848.35	No insurance details have been recorded	
Withdrawal Benefit as at 30 Jun 2021	34,406.14	Your Beneficiaries	

Non Lapsing Binding Death Nomination*

100% to LPR

* Nomination in effect from 1 July 2018

For Enquiries:

phone 0263423524 | email mark@balance.accountants
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

Trustee

The Trustee of the Fund is as follows:

Kenny Bania Pty Ltd

The directors of the Trustee company are:

Andrew Pullen,
Belinda Pullen,
Matthew Pullen and
Larissa Pullen

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Andrew Pullen
Director - Kenny Bania Pty Ltd

.....
Belinda Pullen
Director - Kenny Bania Pty Ltd

.....
Matthew Pullen
Director - Kenny Bania Pty Ltd

.....
Larissa Pullen
Director - Kenny Bania Pty Ltd

Statement Date: 30 June 2021

FS/15

Kramerica Industries Super Fund
(ABN: 44 179 954 855)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 28 Battalion Drive Cowra, NSW 2794
Member	Date of Birth: 11 May 1983
Mr Matthew Pullen	Date Joined Fund: 16 July 2012
Number: PULLEM0	Eligible Service Date: 16 July 2012
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	75,600.59
Total as at 1 Jul 2020	75,600.59
Withdrawal Benefit as at 30 Jun 2021	
Accumulation	93,284.26
Total as at 30 Jun 2021	93,284.26

Your Tax Components

Tax Free	-
Taxable - Taxed	93,284.26
Taxable - Untaxed	-

Your Preservation Components

Preserved	93,284.26
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to Larissa

* Nomination in effect from 23 February 2018

For Enquiries:

phone 0263423524 | email mark@balance.accountants
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

FS/16

Kramerica Industries Super Fund
(ABN: 44 179 954 855)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 28 Battalion Drive Cowra, NSW 2794
Member	Date of Birth: 11 May 1983
Number: PULLEM0	Date Joined Fund: 16 July 2012
Mr Matthew Pullen	Eligible Service Date: 16 July 2012
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 16 July 2012

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	75,600.59
<i>Increases to your account:</i>	
Employer Contributions	8,703.30
Share Of Net Fund Income	13,639.00
Tax Effect Of Direct Member Expenses	180.13
Total Increases	22,522.43
<i>Decreases to your account:</i>	
Contributions Tax	1,305.50
Member Insurance Premiums	1,200.87
Tax on Net Fund Income	2,332.39
Total Decreases	4,838.76
Withdrawal Benefit as at 30 Jun 2021	93,284.26

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	93,284.26
Taxable - Untaxed	-
Your Preservation Components	
Preserved	93,284.26
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
100% to Larissa	
* Nomination in effect from 23 February 2018	

Trustee

The Trustee of the Fund is as follows:

Kenny Bania Pty Ltd

The directors of the Trustee company are:

Andrew Pullen,
Belinda Pullen,
Matthew Pullen and
Larissa Pullen

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Andrew Pullen
Director - Kenny Bania Pty Ltd

.....
Belinda Pullen
Director - Kenny Bania Pty Ltd

.....
Matthew Pullen
Director - Kenny Bania Pty Ltd

.....
Larissa Pullen
Director - Kenny Bania Pty Ltd

Statement Date: 30 June 2021

Kramerica Industries Super Fund
(ABN: 44 179 954 855)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 28 Battalion Drive Cowra, NSW 2794
Member	Date of Birth: 29 November 1984
Mrs Larissa Pullen	Date Joined Fund: 16 July 2012
Number: WILLSL0	Eligible Service Date: 16 July 2012
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	27,735.18
Total as at 1 Jul 2020	27,735.18
Withdrawal Benefit as at 30 Jun 2021	
Accumulation	31,688.24
Total as at 30 Jun 2021	31,688.24

Your Tax Components

Tax Free	-
Taxable - Taxed	31,688.24
Taxable - Untaxed	-

Your Preservation Components

Preserved	31,536.00
Restricted Non Preserved	-
Unrestricted Non Preserved	152.24

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% to Matt

* Nomination in effect from 23 February 2018

FS/19

Kramerica Industries Super Fund
(ABN: 44 179 954 855)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 28 Battalion Drive Cowra, NSW 2794
Member	Date of Birth: 29 November 1984
Number: WILLSL0	Date Joined Fund: 16 July 2012
Mrs Larissa Pullen	Eligible Service Date: 16 July 2012
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 16 July 2012

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	27,735.18
<i>Increases to your account:</i>	
Share Of Net Fund Income	4,768.50
<u>Total Increases</u>	<u>4,768.50</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	815.44
<u>Total Decreases</u>	<u>815.44</u>
Withdrawal Benefit as at 30 Jun 2021	<u>31,688.24</u>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	31,688.24
Taxable - Untaxed	-

Your Preservation Components	
Preserved	31,536.00
Restricted Non Preserved	-
Unrestricted Non Preserved	152.24

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
100% to Matt
* Nomination in effect from 23 February 2018

Trustee

The Trustee of the Fund is as follows:

Kenny Bania Pty Ltd

The directors of the Trustee company are:

Andrew Pullen,
Belinda Pullen,
Matthew Pullen and
Larissa Pullen

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Andrew Pullen
Director - Kenny Bania Pty Ltd

.....
Belinda Pullen
Director - Kenny Bania Pty Ltd

.....
Matthew Pullen
Director - Kenny Bania Pty Ltd

.....
Larissa Pullen
Director - Kenny Bania Pty Ltd

Statement Date: 30 June 2021

Kramerica Industries Super Fund Investment Summary as at 30 June 2021

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
Bank								
Macquarie Cash Management Account				5,085.06	5,085.06			1.69%
Westpac DIY Super Savings Account				52.73	52.73			0.02%
Westpac DIY Super Working Account				152,451.82	152,451.82			50.74%
				<u>157,569.61</u>	<u>157,569.61</u>			<u>52.45%</u>
Listed Securities Market								
AMP Limited (ASX:AMP)	8,054.00000	1.8673	1.1250	15,039.30	9,060.75	(5,978.55)	(39.75)%	3.02%
AVZ Minerals Limited (ASX:AVZ)	114,150.00000	0.0945	0.1600	10,791.13	18,264.00	7,472.87	69.25%	6.08%
Dexus Property Group (ASX:DXS)	369.00000	6.2693	10.6700	2,313.39	3,937.23	1,623.84	70.19%	1.31%
				<u>28,143.82</u>	<u>31,261.98</u>	<u>3,118.16</u>	<u>11.08%</u>	<u>10.41%</u>
Unlisted Market								
Loan - Mornay Unit Trust		0.0000	0.0000	4,433.30	4,433.30	0.00	0.00%	1.48%
Bitcoin	0.30200	52,032.2848	47,001.0385	15,713.75	14,194.31	(1,519.44)	(9.67)%	4.72%
Ethereum	15.24028	3,280.7796	2,936.8068	50,000.00	44,757.76	(5,242.24)	(10.48)%	14.90%
Pepper Tree Farm Stallion Equity Trust	50,000.00000	0.2677	0.2685	13,383.58	13,425.00	41.42	0.31%	4.47%
Shiba Inu Coin	3,000,000.00000	0.0000	0.0000	34,286.25	34,770.00	483.75	1.41%	11.57%
				<u>117,816.88</u>	<u>111,580.37</u>	<u>(6,236.51)</u>	<u>(5.29)%</u>	<u>37.14%</u>
				<u>303,550.31</u>	<u>300,431.96</u>	<u>(3,118.35)</u>	<u>(1.03)%</u>	<u>100.00%</u>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

Kramerica Industries Super Fund
Investment Performance
For the period from 1 July 2020 to 30 June 2021

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
Westpac DIY Super Working Account	5,222.39	178,566.82	31,337.39	152,451.82	0.00	0.79	0.79	0.00%
Westpac DIY Super Savings Account	52.73	0.00	0.00	52.73	0.00	0.00	0.00	0.00%
Coinspot Cash Account	0.00	100,000.00	100,000.00	0.00	0.00	0.00	0.00	0.00%
Macquarie Cash Management Account	764.26	10,528.75	6,207.95	5,085.06	0.00	0.00	0.00	0.00%
	6,039.38	289,095.57	137,545.34	157,589.61	0.00	0.79	0.79	0.00%

Kramerica Industries Super Fund
Investment Performance
For the period from 1 July 2020 to 30 June 2021

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Listed Securities Market</u>								
AMP Limited (ASX:AMP)	14,940.17	0.00	0.00	9,060.75	(5,879.42)	1,150.57	(4,728.85)	(32.92%)
Avita Medical Inc. - Chess Depository Interests 5:1 (ASX:AVH)	7,335.00	0.00	4,723.35	0.00	(2,611.65)	0.00	(2,611.65)	(35.61%)
AVZ Minerals Limited (ASX:AVZ)	4,043.00	6,207.95	0.00	18,264.00	8,013.05	0.00	8,013.05	112.12%
Dexus Property Group (ASX:DXS)	3,394.80	0.00	0.00	3,937.23	542.43	198.15	740.58	22.47%
	<u>29,712.97</u>	<u>6,207.95</u>	<u>4,723.35</u>	<u>31,261.98</u>	<u>64.41</u>	<u>1,348.72</u>	<u>1,413.13</u>	<u>4.75%</u>

F8/23

Kramerica Industries Super Fund
Investment Performance
For the period from 1 July 2020 to 30 June 2021

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Unlisted Market</u>								
Bitcoin	0.00	15,713.75	0.00	14,194.31	(1,519.44)	0.00	(1,519.44)	(9.67%)
Ethereum	0.00	50,000.00	0.00	44,757.76	(5,242.24)	0.00	(5,242.24)	(10.48%)
Loan - Mornay Unit Trust	4,433.30	0.00	0.00	4,433.30	0.00	0.00	0.00	0.00%
Loan - James Carrington Wright	200,000.00	0.00	200,000.00	0.00	0.00	49,831.20	49,831.20	33.22%
Pepper Tree Farm Stallion Equity Trust	15,755.00	0.00	2,372.04	13,425.00	42.04	95.43	137.47	0.95%
Shiba Inu Coin	0.00	34,286.25	0.00	34,770.00	483.75	0.00	483.75	1.41%
	220,186.30	100,000.00	202,372.04	111,580.37	(6,235.89)	49,926.63	43,690.74	30.33%
Fund Total	255,940.65	395,303.52	344,640.73	300,431.96	(6,171.48)	51,276.14	45,104.66	17.64%

FS/24

Kramerica Industries Super Fund
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

FS/25

Quantity	Accounting Treatment				Taxation Treatment					
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred
Listed Securities Market										
Avita Medical Inc. - Chess Depository Interests 5:1 (ASX:AVH)										
02/03/2021	Sale	815.00	4,723.35	7,335.00	(2,611.65)		7,335.00			2,611.65
		815.00	4,723.35	7,335.00	(2,611.65)		7,335.00	0.00		2,611.65
Listed Securities Market Total			4,723.35	7,335.00	(2,611.65)		7,335.00	0.00		2,611.65
Grand Total			4,723.35	7,335.00	(2,611.65)		7,335.00	0.00		2,611.65

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

Kramerica Industries Super Fund
Realised Capital Gains
For the period from 1 July 2020 to 30 June 2021

FS/26

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	2,611.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>2,611.00</u>
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	

Kramerica Industries Super Fund
Unrealised Capital Gains as at 30 June 2021

Quantity /Description	Accounting Treatment				Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Cost Base Calculation			Capital Gains Calculation				
					Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
Bank												
Macquarie Cash Management Account												
30/06/2021	5,085.06	5,085.06	0.00	0.00	0.00	0.00	0.00	5,085.06			0.00	
Westpac DIY Super Savings Account												
30/06/2021	52.73	52.73	0.00	0.00	0.00	0.00	0.00	52.73			0.00	
Westpac DIY Super Working Account												
30/06/2021	152,451.82	152,451.82	0.00	0.00	0.00	0.00	0.00	152,451.82			0.00	
	152,451.82	152,451.82	0.00	0.00	0.00	0.00	0.00	152,451.82			0.00	
Bank Total	157,589.61	157,589.61	0.00	0.00	0.00	0.00	0.00	157,589.61			0.00	
Listed Securities Market												
AMP Limited (ASX:AMP)												
19/09/2019	8,054.00	15,039.30	(5,978.55)	0.00	0.00	0.00	0.00	15,039.30				5,978.55
	8,054.00	15,039.30	(5,978.55)	0.00	0.00	0.00	0.00	15,039.30			0.00	5,978.55
AVZ Minerals Limited (ASX:AVZ)												
2/12/2019	46,500.00	2,064.59	5,375.41	0.00	0.00	0.00	0.00	2,064.59			5,375.41	
3/03/2020	31,250.00	2,518.59	2,481.41	0.00	0.00	0.00	0.00	2,518.59			2,481.41	
2/03/2021	36,400.00	6,207.95	(383.95)	0.00	0.00	0.00	0.00	6,207.95				383.95
	114,150.00	10,791.13	7,472.87	0.00	0.00	0.00	0.00	10,791.13			7,856.82	383.95
Dexus Property Group (ASX:DXS)												
10/01/2014	389.00	2,313.39	1,623.84	0.00	17.00	106.98	2,403.37	2,403.37			1,533.86	
	389.00	2,313.39	1,623.84	0.00	17.00	106.98	2,403.37	2,403.37			1,533.86	
Listed Securities Market Total	31,261.98	28,143.82	3,118.16	0.00	17.00	106.98	28,233.80	28,233.80			9,390.68	6,362.50
Unlisted Market												
Bitcoin												
17/06/2021	0.30	14,194.31	(1,519.44)	0.00	0.00	0.00	0.00	15,713.75				1,519.44
	0.30	14,194.31	(1,519.44)	0.00	0.00	0.00	0.00	15,713.75			0.00	1,519.44

Kramerica Industries Super Fund
Unrealised Capital Gains as at 30 June 2021

Quantity /Description	Accounting Treatment				Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Cost Base Calculation	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
Unlisted Market												
Ethereum												
17/06/2021	15.24	44,757.76	50,000.00	(5,242.24)	0.00	0.00	0.00	50,000.00				5,242.24
	15.24	44,757.76	50,000.00	(5,242.24)	0.00	0.00	0.00	50,000.00		0.00		5,242.24
Loan - Mornay Unit Trust												
30/06/2021	4,433.30	4,433.30	4,433.30	0.00	0.00	0.00	0.00	4,433.30		0.00		
	4,433.30	4,433.30	4,433.30	0.00	0.00	0.00	0.00	4,433.30		0.00		
Pepper Tree Farm Stallion Equity Trust												
16/08/2012	50,000.00	13,425.00	13,383.58	41.42	0.00	5,203.48	0.00	8,180.10	5,244.90			
	50,000.00	13,425.00	13,383.58	41.42	0.00	5,203.48	0.00	8,180.10	5,244.90	0.00		
Shiba Inu Coin												
17/06/2021	300,000,000.00	34,770.00	34,286.25	483.75	0.00	0.00	0.00	34,286.25		483.75		
	3,000,000,000.00	34,770.00	34,286.25	483.75	0.00	0.00	0.00	34,286.25		483.75		
Unlisted Market Total		111,590.37	117,816.88	(6,236.51)	0.00	5,203.48	0.00	112,613.40	5,244.90	483.75		6,761.68

Kramerica Industries Super Fund
Unrealised Capital Gains as at 30 June 2021

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	7,856.00	0.00	0.00	7,856.00	6,362.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	1,533.00	0.00	0.00	1,533.00	0.00
Shares & Units - Other Units	0.00	5,244.00	0.00	0.00	5,244.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	483.00	0.00	483.00	6,761.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	14,633.00	483.00	0.00	15,116.00	13,123.00

Capital Losses Applied

Current Year	0.00	12,640.00	483.00	0.00	13,123.00
Prior Years	0.00	1,993.00	0.00	0.00	1,993.00
	0.00	14,633.00	483.00	0.00	15,116.00

Net Capital Gains

Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00
Discount applicable		0.00			
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
--------------	-----------	-------	-------------	------------	------------

Custom Holding Accounts Totals

Kramerica Industries Super Fund

Tax Accounting Reconciliation

For the period 1 July 2020 to 30 June 2021

Operating Statement Profit vs. Provision for Income Tax	2021 \$
Benefits Accrued as a Result of Operations before Income Tax	56,883.57
<u>ADD:</u>	
Decrease in Market Value	3,559.83
Realised Capital Losses	2,611.65
<u>LESS:</u>	
Rounding	2.05
Taxable Income or Loss	63,053.00
	Income Amount
Gross Tax @ 15% for Concessional Income	63,053.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00
Provision for Income Tax	9,457.95

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	9,457.95
Income Tax Expense	9,457.95

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	9,457.95
<u>LESS:</u>	
Franking Credits	352.42
Income Tax Instalments Paid	6,099.00
Income Tax Payable (Receivable)	3,006.53

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

FS/31

**Compilation Report to the Trustees and Members of
Kramerica Industries Super Fund**

**ABN 44 179 954 855
For the period 1 July 2020 to 30 June 2021**

On the basis of the information provided by the Trustees of Kramerica Industries Super Fund, we have compiled the accompanying special purpose financial statements of Kramerica Industries Super Fund for the period ended 30 June 2021, which comprise the Statement of Financial Position, Operating Statement, 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 Trustees

The Trustees of Kramerica Industries Super 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 / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustees of Kramerica Industries Super Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting 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 / basis of accounting 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 conclusion¹ on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund 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.

Signature of Accountant

Dated: 27 October 2021

.....
Name of Signatory: Mr Matthew Pullen

Address: 28 Battalion Drive
Cowra, NSW 2794

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

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).

- 1 The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- 3 Place in ALL applicable boxes.

- 4 Postal address for annual returns:

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

Section A: Fund information

1 **Tax file number (TFN)**

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

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

2 **Name of self-managed superannuation fund (SMSF)**

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

Suburb/town	State/territory	Postcode
Cowra	NSW	2794

5 **Annual return status**

Is this an amendment to the SMSF's 2021 return? **A** No Yes

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

Fund's tax file number (TFN) 937948936

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Other given names

Tony

SMSF Auditor Number

Auditor's phone number

100014140

04

10712708

Postal address

PO Box 3376

Suburb/town

State/territory

Postcode

Rundle Mall

SA

5000

Date audit was completed A

Day	Month	Year

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

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

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

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number 032820

Fund account number 236816

Fund account name

KRAMERICA INDUSTRIES SUPER FUND

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

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN) 937948936

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

9 Was the fund wound up during the income year?
No Yes If yes, provide the date on which the fund was wound up Day Month Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

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

No Go to Section B: Income.

Yes Exempt current pension income amount A \$.00

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

Segregated assets method B

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Fund's tax file number (TFN) 937948936

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

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

Have you applied an exemption or rollover?

M No Yes Code

Net capital gain **A \$** 0-00

Gross rent and other leasing and hiring income **B \$** 0-00

Gross interest **C \$** 49831-00

Forestry managed investment scheme income **X \$** 0-00

Gross foreign income D1 \$ 0-00	Net foreign income D \$ 0-00	Loss <input type="checkbox"/>
--	-------------------------------------	-------------------------------

Australian franking credits from a New Zealand company **E \$** 0-00

Transfers from foreign funds **F \$** 0-00 Number

Gross payments where ABN not quoted **H \$** 0-00

Gross distribution from partnerships **I \$** 0-00 Loss

*Unfranked dividend amount **J \$** 0-00

*Franked dividend amount **K \$** 822-00

*Dividend franking credit **L \$** 352-00

*Gross trust distributions **M \$** 269-00 Code

Calculation of assessable contributions	
Assessable employer contributions R1 \$ 17406-00	
plus Assessable personal contributions R2 \$ 0-00	
plus **No-TFN-quoted contributions R3 \$ 0-00 <i>(an amount must be included even if it is zero)</i>	
less Transfer of liability to life insurance company or PST R6 \$ 0-00	

Assessable contributions (R1 plus R2 plus R3 less R6)	R \$ 17406-00
--	----------------------

Calculation of non-arm's length income	
*Net non-arm's length private company dividends U1 \$ 0-00	
plus *Net non-arm's length trust distributions U2 \$ 0-00	
plus *Net other non-arm's length income U3 \$ 0-00	

*Other income S \$ 0-00	
*Assessable income due to changed tax status of fund T \$ 0-00	

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)	U \$ 0-00
---	------------------

*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 \$ 68680-00	Loss <input type="checkbox"/>
--	----------------------	-------------------------------

Exempt current pension income Y \$ 0-00	
--	--

TOTAL ASSESSABLE INCOME (W less Y)	V \$ 68680-00	Loss <input type="checkbox"/>
---	----------------------	-------------------------------

Fund's tax file number (TFN) 937948936

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 \$	0.00	A2 \$	0.00
Interest expenses overseas	B1 \$	0.00	B2 \$	0.00
Capital works expenditure	D1 \$	0.00	D2 \$	0.00
Decline in value of depreciating assets	E1 \$	0.00	E2 \$	0.00
Insurance premiums – members	F1 \$	4573.00	F2 \$	0.00
SMSF auditor fee	H1 \$	330.00	H2 \$	0.00
Investment expenses	I1 \$	0.00	I2 \$	0.00
Management and administration expenses	J1 \$	328.00	J2 \$	0.00
Forestry managed investment scheme expense	U1 \$	0.00	U2 \$	0.00
Other amounts	L1 \$	396.00	L2 \$	0.00
Tax losses deducted	M1 \$	0.00		

TOTAL DEDUCTIONS
N \$ 5627.00
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ 0.00
 (Total A2 to L2)

***TAXABLE INCOME OR LOSS** Loss
O \$ 63053.00
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ 5627.00
 (N plus Y)

*This is a mandatory label.

Fund's tax file number (TFN) 937948936

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** \$ 63053 ~~00~~
(an amount must be included even if it is zero)

*Tax on taxable income **T1** \$ 9457.95
(an amount must be included even if it is zero)

*Tax on no-TFN-quoted contributions **J** \$ 0
(an amount must be included even if it is zero)

Gross tax **B** \$ 9457.95
(T1 plus J)

Foreign income tax offset
C1 \$ 0

Rebates and tax offsets
C2 \$

Non-refundable non-carry forward tax offsets
C \$ 0
(C1 plus C2)

SUBTOTAL 1
T2 \$ 9457.95
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset
D1 \$ 0

Early stage venture capital limited partnership tax offset carried forward from previous year
D2 \$ 0

Early stage investor tax offset
D3 \$ 0

Early stage investor tax offset carried forward from previous year
D4 \$ 0

Non-refundable carry forward tax offsets
D \$ 0
(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2
T3 \$ 9457.95
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset
E1 \$ 352.42

No-TFN tax offset
E2 \$

National rental affordability scheme tax offset
E3 \$

Exploration credit tax offset
E4 \$

Refundable tax offsets
E \$ 352.42
(E1 plus E2 plus E3 plus E4)

***TAX PAYABLE T5** \$ 9105.53
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$ 0

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	H1 \$ <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text"/>
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text"/>
Eligible credits	H \$ <input type="text" value="0"/> <i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

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

PAYG instalments raised
K \$

Supervisory levy
L \$

Supervisory levy adjustment for wound up funds
M \$

Supervisory levy adjustment for new funds
N \$

AMOUNT DUE OR REFUNDABLE
 A positive amount at **S** is what you owe, while a negative amount is refundable to you.
S \$
(T5 plus G less H less I less K plus L less M plus N)

*This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years **U \$** **-00**

Net capital losses carried forward to later income years **V \$** **-00**

Fund's tax file number (TFN) 937948936

Section F: Member information

MEMBER 1

Title: MR

Family name Pullen

First given name Andrew Other given names

Member's TFN 390515549 Date of birth 15/09/1979

See the Privacy note in the Declaration.

Contributions OPENING ACCOUNT BALANCE \$ 115943.78

Refer to instructions for completing these labels.

Employer contributions A \$ 8703.30

ABN of principal employer A1

Personal contributions B \$ 0

CGT small business retirement exemption C \$ 0

CGT small business 15-year exemption amount D \$ 0

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

Proceeds from primary residence disposal H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

Transfer from reserve: non-assessable amount L \$ 0

Contributions from non-complying funds and previously non-complying funds T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$ 0

TOTAL CONTRIBUTIONS N \$ 8703.30 (Sum of labels A to M)

Other transactions

Accumulation phase account balance S1 \$ 138210.68
Retirement phase account balance - Non CDBIS S2 \$ 0
Retirement phase account balance - CDBIS S3 \$ 0

Allocated earnings or losses O \$ 13563.60
Inward rollovers and transfers P \$ 0
Outward rollovers and transfers Q \$ 0
Lump Sum payments R1 \$
Income stream payments R2 \$

Loss Code Code

CLOSING ACCOUNT BALANCE S \$ 138210.68 (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN) 937948936

MEMBER 2

Title: MRS

Family name

Pullen

First given name

Belinda

Other given names

Member's TFN

See the Privacy note in the Declaration, 400797114

Day Month Year

Date of birth 27/12/1979

Contributions

OPENING ACCOUNT BALANCE \$ 30884.15

I Refer to instructions for completing these labels.

- Employer contributions
A \$ 0
- ABN of principal employer
A1
- Personal contributions
B \$ 0
- CGT small business retirement exemption
C \$ 0
- CGT small business 15-year exemption amount
D \$ 0
- Personal injury election
E \$ 0
- Spouse and child contributions
F \$ 0
- Other third party contributions
G \$ 0

- Proceeds from primary residence disposal
H \$ 0
- Receipt date Day Month Year
H1
- Assessable foreign superannuation fund amount
I \$ 0
- Non-assessable foreign superannuation fund amount
J \$ 0
- Transfer from reserve: assessable amount
K \$ 0
- Transfer from reserve: non-assessable amount
L \$ 0
- Contributions from non-complying funds and previously non-complying funds
T \$ 0
- Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$ 0

TOTAL CONTRIBUTIONS N \$ 0
(Sum of labels **A** to **M**)

Other transactions

- Accumulation phase account balance
S1 \$ 34406.14
- Retirement phase account balance – Non CDBIS
S2 \$ 0
- Retirement phase account balance – CDBIS
S3 \$ 0

- Allocated earnings or losses **O** \$ 3521.99
- Inward rollovers and transfers **P** \$ 0
- Outward rollovers and transfers **Q** \$ 0
- Lump Sum payments **R1** \$
- Income stream payments **R2** \$

Loss

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 34406.14
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

TR/10

100017303MS

Fund's tax file number (TFN) 937948936

MEMBER 3

Title: MR

Family name

Pullen

First given name

Other given names

Matthew

Member's TFN

See the Privacy note in the Declaration. 361755805

Date of birth 11/05/1983

Contributions

OPENING ACCOUNT BALANCE \$ 75600.59

Refer to instructions for completing these labels.

Employer contributions

A \$ 8703.30

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ 0

TOTAL CONTRIBUTIONS N \$ 8703.30 (Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 8980.37

Loss

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance S1 \$ 93284.26

Retirement phase account balance - Non CDBIS S2 \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 93284.26 (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

TR/11

100017303MS

Fund's tax file number (TFN) 937948936

MEMBER 4

Title: MRS

Family name

Pullen

First given name

Larissa

Other given names

Member's TFN

See the Privacy note in the Declaration. 423504768

Date of birth

Day Month Year

29/11/1984

Contributions

OPENING ACCOUNT BALANCE \$ 27735.18

Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ 0

TOTAL CONTRIBUTIONS N \$ 0

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 3953.06

Loss

Accumulation phase account balance

S1 \$ 31688.24

Inward rollovers and transfers

P \$ 0

Retirement phase account balance - Non CDBIS

S2 \$ 0

Outward rollovers and transfers

Q \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 31688.24

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN) 937948936

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts A \$ 3937.00
Unlisted trusts B \$ 13425.00
Insurance policy C \$ 0.00
Other managed investments D \$ 0.00

15b Australian direct investments

Limited recourse borrowing arrangements
Australian residential real property J1 \$ 0.00
Australian non-residential real property J2 \$ 0.00
Overseas real property J3 \$ 0.00
Australian shares J4 \$ 0.00
Overseas shares J5 \$ 0.00
Other J6 \$ 0.00
Property count J7 0

Cash and term deposits E \$ 157589.00
Debt securities F \$ 0.00
Loans G \$ 4433.00
Listed shares H \$ 27324.00
Unlisted shares I \$ 0.00
Limited recourse borrowing arrangements J \$ 0.00
Non-residential real property K \$ 0.00
Residential real property L \$ 0.00
Collectables and personal use assets M \$ 0.00
Other assets O \$ 165.00

15c Other investments

Crypto-Currency N \$ 93722.00

15d Overseas direct investments

Overseas shares P \$ 0.00
Overseas non-residential real property Q \$ 0.00
Overseas residential real property R \$ 0.00
Overseas managed investments S \$ 0.00
Other overseas assets T \$ 0.00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 300595.00
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? A No [X] Yes [] \$ [] .00

Fund's tax file number (TFN) 937948936

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Table of liabilities including Borrowings for limited recourse, Permissible temporary borrowings, Other borrowings, Total member closing account balances, Reserve accounts, Other liabilities, and TOTAL LIABILITIES.

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains H \$ and 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 and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 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

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



CoinSpot

Casey Block Services
ABN: 19 619 574 186

End of Financial Year Statement 2021

Coin Balances as at 30/06/2021

All listed AUD rates are approximate

User: matt@balance.accountants

Kramerica Industries Super Fund

ABN: 44179954855

ACN: 607618771

Corporate Trustee Name: Kenny Bania Pty Ltd

18 Redfern Street

Cowra NSW 2794

Balance Summary

Coin	Coin Balance	Rate (AUD)	Total (AUD)
AUD	\$0.00	1	\$0.00
BTC	0.30200136	47001.03848961	14,194.37754527
ETH	15.24027822	2936.80677885	44,757.75238806
SHIB	2999999999.9999995	0.00001159	34,770.00000000

*Rounded to
3 bil.*

93 722.13

**6p variance*

Fee Summary

Fees	Gross (AUD)
Buy Fees	\$990.10
Sell Fees	\$0.00

Transaction History

Date	Type	Coin	Amount	Fee (AUD)	Total (AUD)
17/06/2021 11:02 AM	Buy	BTC/AUD	0.30200136	\$155.58168317	\$15,713.75
17/06/2021 10:59 AM	Buy	SHIB/AUD	375328083.9895014	\$42.43811881	\$4,286.25
17/06/2021 10:55 AM	Buy	ETH/AUD	15.24027822	\$495.04950495	\$50,000
17/06/2021 10:55 AM	Buy	SHIB/AUD	874890638.6701661	\$99.00990099	\$10,000
17/06/2021 10:54 AM	Buy	SHIB/AUD	874890638.6701661	\$99.00990099	\$10,000
17/06/2021 10:54 AM	Buy	SHIB/AUD	874890638.6701661	\$99.00990099	\$10,000

Deposit History

Created	Type	Reference	Amount (AUD)
17/06/2021 10:52 AM	PayID	N00484598111	\$100,000

Withdrawal History

No withdrawals.

Send Transaction History

No sends.

Receive Transaction History

No receives.

Receive From Another User

No receives.

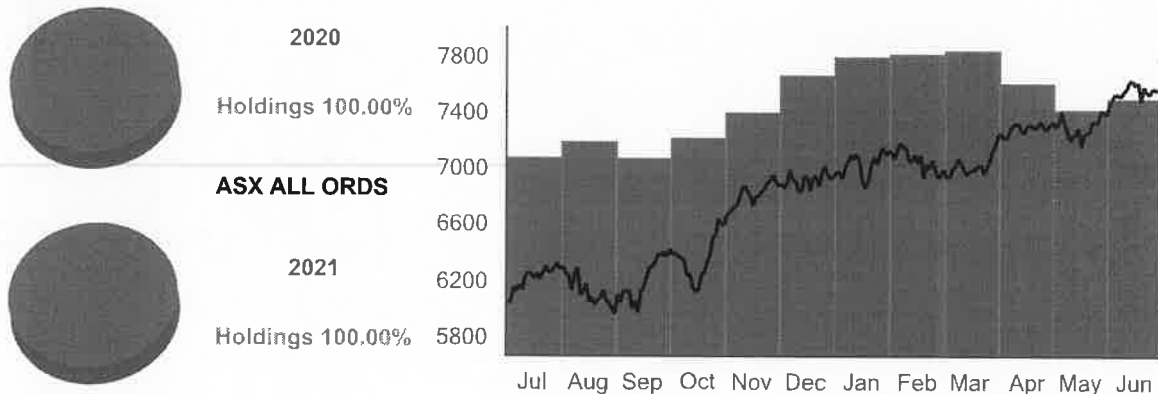
Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES
SF A/C>
18 REDFERN STREET
COWRA NSW 2794



Financial Year Summary

01 Jul 2020 - 30 Jun 2021

Summary Information A/C 206268	+/-	
Holdings valuation at start of period		\$26,318.17
Holdings valuation at end of period	\$1,006.58	\$27,324.75
Portfolio at start of period		\$26,318.17
Portfolio at end of period	\$1,006.58	\$27,324.75
Total portfolio value		\$27,324.75
Total brokerage		\$39.90
Information service fees		\$0.00
Estimated dividends and distributions		\$805.40
Estimated franking credits		\$345.17



While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.
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Holdings valuation

01 Jul 2020 - 30 Jun 2021

Holdings valuation at 1 Jul 2020 **\$26,318.17**

Equities

ASX code	Description	Quantity	Cost Price	Price	Value
AMP	AMP FPO	8,054	\$1.87	\$1.855	\$14,940.17
AVH	AVITA MED CDI 5:1	815	\$12.93	\$9.000	\$7,335.00
AVZ	AVZ MINS FPO	77,750	\$0.06	\$0.052	\$4,043.00
Sub total					\$26,318.17

Holdings valuation at 30 Jun 2021 **\$27,324.75**

Equities

ASX code	Description	Quantity	Cost Price	Price	Value
AMP	AMP FPO	8,054	\$1.87	\$1.125	\$9,060.75
AVZ	AVZ MINS FPO	114,150	\$0.09	\$0.160	\$18,264.00
Sub total					\$27,324.75

While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in this report may only relate to the period since you commenced our service.
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Holdings valuation (continued)

01 Jul 2020 - 30 Jun 2021

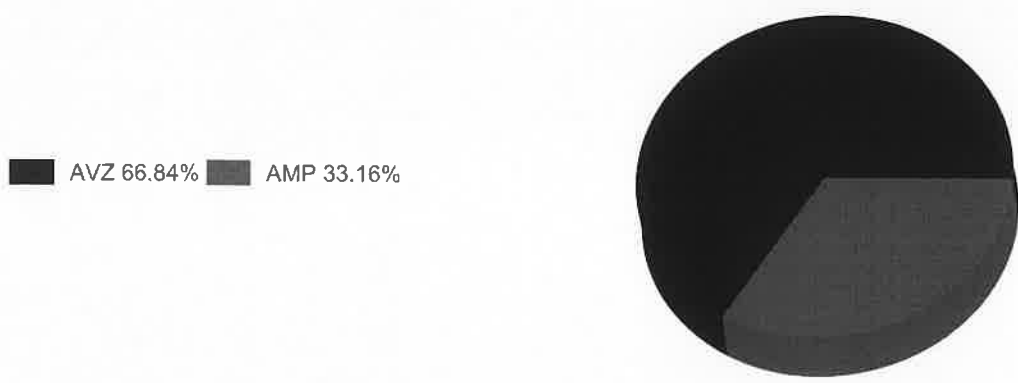
Holdings valuation at 1 Jul 2020 \$26,318.17

Holdings composition 1 Jul 2020



Holdings valuation at 30 Jun 2021 \$27,324.75

Holdings composition 30 Jun 2021



While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm this information, holdings and valuations contained herein. Information contained in this report may only relate to the period since you commenced our service.
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Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

Transaction summary

01 Jul 2020 - 30 Jun 2021

Equities

AVH

AVITA MEDICAL CDI 5:1

Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
02/12/2019	Buy	B4721253	12,500	\$0.6400	\$8,000.00	\$18.14	\$0.00	\$1.81	\$8,019.95
03/03/2020	Buy	B4918111	3,875	\$0.6450	\$2,499.37	\$18.14	\$0.00	\$1.81	\$2,519.32
29/06/2020	Out	Transfer	(16,375)	\$0.0000	(\$0.00)	\$0.00	\$0.00	\$0.00	(\$0.00)
29/06/2020	In	Transfer	815	\$0.0000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26/02/2021	Sell	S20702775	(815)	\$5.8200	(\$4,743.30)	\$18.14	\$0.00	\$1.81	(\$4,723.35)
Sub total			0						

AVZ

AVZ MINERALS LTD ORDINARY

Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
02/12/2019	Buy	B4721251	46,500	\$0.0440	\$2,046.00	\$18.14	\$0.00	\$1.81	\$2,065.95
03/03/2020	Buy	B4918118	31,250	\$0.0800	\$2,500.00	\$18.14	\$0.00	\$1.81	\$2,519.95
26/02/2021	Buy	B20702988	36,400	\$0.1700	\$6,188.00	\$18.14	\$0.00	\$1.81	\$6,207.95
Sub total			114,150						

Please note that the Transaction Date listed of any OII Market Transfers (Transfer) may not necessarily match the Date of Purchase listed on the OII Market transfer form.

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Brokerage & information services

01 Jul 2020 - 30 Jun 2021

February 2021	Amount	GST	Total
Brokerage and trail fees	\$36.28	\$3.62	\$39.90
Information services	\$0.00	\$0.00	\$0.00
	\$36.28	\$3.62	\$39.90

Brokerage total	\$36.28	\$3.62	\$39.90
Information services total	\$0.00	\$0.00	\$0.00

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Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 16 000 533 542 AFSL 237512 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

Estimated dividends & distributions

01 Jul 2020 - 30 Jun 2021

AMP		AMP LIMITED ORDINARY					
Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
18/09/2020	01/10/2020	Interim	\$0.10	100.00%	8,054	\$345.17	\$805.40
Estimated sub total						\$345.17	\$805.40
Estimated total						\$345.17	\$805.40

The information presented in this report is a general estimation and is intended as a guide for indicative purposes only. It is an extrapolation of our understanding of your holdings against publicly available dividend entitlement and payment information. It should not be considered a replacement for your own records. We encourage you to confirm this information and holdings represented here.

$$\begin{array}{r}
 \$345.17 \\
 + \$805.40 \\
 \hline
 \$1,150.57
 \end{array}$$

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Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 006 543 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be re-billed to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.



Statement Period
31 July 2020 - 30 October 2020

Westpac DIY Super Savings Account

Account Name
MR ANDREW WAYNE PULLEN & MISS
LARISSA LYNNE WILLSON & MRS
BELINDA GAYE PULLEN & MR
MATTHEW JOHN PULLEN ATF
KRAMERICA INDUSTRIES SUPER FUND

Customer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number
032-820 236 824

Opening Balance	+ \$52.73
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$52.73

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/20	STATEMENT OPENING BALANCE			52.73
30/10/20	CLOSING BALANCE			52.73

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 October 2020 - 29 January 2021

Westpac DIY Super Savings Account

Account Name
MR ANDREW WAYNE PULLEN & MISS
LARISSA LYNNE WILLSON & MRS
BELINDA GAYE PULLEN & MR
MATTHEW JOHN PULLEN ATF
KRAMERICA INDUSTRIES SUPER FUND

Customer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number
032-820 236 824

Opening Balance	+ \$52.73
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$52.73

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/20	STATEMENT OPENING BALANCE			52.73
29/01/21	CLOSING BALANCE			52.73

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
29 January 2021 - 30 April 2021

Westpac DIY Super Savings Account

Account Name
MR ANDREW WAYNE PULLEN & MISS
LARISSA LYNNE WILLSON & MRS
BELINDA GAYE PULLEN & MR
MATTHEW JOHN PULLEN ATF
KRAMERICA INDUSTRIES SUPER FUND

Customer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number
032-820 236 824

Opening Balance	+ \$52.73
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$52.73

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			52.73
30/04/21	CLOSING BALANCE			52.73

CONVENIENCE AT YOUR FINGERTIPS

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



Statement Period
30 April 2021 - 30 July 2021

Westpac DIY Super Savings Account

Account Name
MR ANDREW WAYNE PULLEN & MISS
LARISSA LYNNE WILLSON & MRS
BELINDA GAYE PULLEN & MR
MATTHEW JOHN PULLEN ATF
KRAMERICA INDUSTRIES SUPER FUND

Customer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number
032-820 236 824

Opening Balance	+ \$52.73
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$52.73

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			52.73
30/07/21	CLOSING BALANCE			52.73

30/6/21
52.73
↑

CONVENIENCE AT YOUR FINGERTIPS

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



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/06/20	Direct Credit Returned 010620 Lodgement Ref Loan Repayment Answer 3		2,160.00	5,624.68
03/06/20	Deposit Superchoice P/L Pc290520-146837861		635.76	6,260.44
03/06/20	Deposit Superchoice P/L Pc290520-146837862		635.76	6,896.20
15/06/20	Withdrawal-Osko Payment 1216550 Super Central Super central 150998	137.50		6,758.70
22/06/20	Withdrawal-Osko Payment 1380723 A Boys Family Trust Kramerica inv	330.00		6,428.70
25/06/20	Deposit Superchoice P/L Pc220620-103733808		476.82	6,905.52
25/06/20	Deposit Superchoice P/L Pc220620-103733809		476.82	7,382.34
30/06/20	Interest Paid		0.05	7,382.39
30/06/20	Withdrawal Online 1551715 Pymt Kenny Bani Nab Loan Repayment	2,160.00		5,222.39
01/07/20	Direct Credit Returned 300620 Lodgement Ref Loan Repayment Answer 3		2,160.00	7,382.39
10/07/20	Deposit Superchoice P/L Pc060720-130178773		158.94	7,541.33
10/07/20	Deposit Superchoice P/L Pc060720-130178774		158.94	7,700.27
31/07/20	Interest Paid		0.06	7,700.33
31/07/20	Withdrawal Online 1562163 Pymt Kenny Bani Nab Loan Repayment	2,160.00		5,540.33
31/07/20	CLOSING BALANCE			5,540.33

Balance 30/6/20

CONVENIENCE AT YOUR FINGERTIPS

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

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-820 23-6816

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

Total \$0.00

Fund Suspense \$2160



Statement Period
31 July 2020 - 30 October 2020

Westpac DIY Super Working Account

Account Name
MR ANDREW WAYNE PULLEN & MISS
LARISSA LYNNE WILLSON & MRS
BELINDA GAYE PULLEN & MR
MATTHEW JOHN PULLEN ATF
KRAMERICA INDUSTRIES SUPER FUND

Customer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number
032-820 236 816

Opening Balance	+ \$5,540.33
Total Credits	+ \$11,394.29
Total Debits	- \$12,637.70
Closing Balance	+ \$4,296.92

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/20	STATEMENT OPENING BALANCE			5,540.33
03/08/20	Direct Credit Returned 310720 Lodgement Ref Loan Repayment Answer 3		2,160.00	7,700.33
14/08/20	Withdrawal Mobile 3446682 Bpay Tax Office	6,000.00		1,700.33
14/08/20	Withdrawal Mobile 3968482 Bpay Tax Office	521.00		1,179.33
18/08/20	Withdrawal Mobile 8723328 Bpay Asic Asic	55.00		1,124.33
28/08/20	Deposit Dividend Dxs Dst 001242764163		85.98	1,210.31
31/08/20	Interest Paid		0.03	1,210.34
04/09/20	Deposit Superchoice P/L Pc010920-191195223		1,474.30	2,684.64
04/09/20	Deposit Superchoice P/L Pc010920-191195224		1,474.30	4,158.94



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/09/20	Deposit Eureka Stand Kramera Super		2,395.42	6,554.36
24/09/20	Withdrawal Mobile 6284420 Bpay Tax Office	1,868.70		4,685.66
30/09/20	Interest Paid		0.03	4,685.69
30/09/20	Withdrawal Online 1679477 Pymt Kenny Bani Nab Loan Repayment	2,160.00		2,525.69
01/10/20	Direct Credit Returned 300920 Lodgement Ref Loan Repayment Answer 3		2,160.00	4,685.69
07/10/20	Withdrawal Mobile 7844910 Bpay Tax Office	2,033.00		2,652.69
12/10/20	Deposit Superchoice P/L Pc061020-198109747		822.10	3,474.79
12/10/20	Deposit Superchoice P/L Pc061020-198109748		822.10	4,296.89
30/10/20	Interest Paid		0.03	4,296.92
30/10/20	CLOSING BALANCE			4,296.92

CONVENIENCE AT YOUR FINGERTIPS

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-820 23-6816

Transaction fee(s) period 01 JUL 2020 to 30 SEP 2020

Total \$0.00



Statement Period
30 October 2020 - 29 January 2021

Westpac DIY Super Working Account

Account Name
MR ANDREW WAYNE PULLEN & MISS
LARISSA LYNNE WILLSON & MRS
BELINDA GAYE PULLEN & MR
MATTHEW JOHN PULLEN ATF
KRAMERICA INDUSTRIES SUPER FUND

Customer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number
032-820 236 816

Opening Balance	+ \$4,296.92
Total Credits	+ \$6,435.05
Total Debits	- \$5,532.32
Closing Balance	+ \$5,199.65

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/20	STATEMENT OPENING BALANCE			4,296.92
02/11/20	Withdrawal Online 1449310 Pymt Kenny Bani Nab Loan Repayment	2,160.00		2,136.92
03/11/20	Direct Credit Returned 021120 Lodgement Ref Loan Repayment Answer 3		2,160.00	4,296.92
06/11/20	Deposit Superchoice P/L Pc031120-154469006		657.68	4,954.60
06/11/20	Deposit Superchoice P/L Pc031120-154469007		657.68	5,612.28
11/11/20	Payment By Authority To Zurich Life 5111386 3L10112020	21.12		5,591.16
30/11/20	Interest Paid		0.04	5,591.20



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
03/12/20	Deposit Superchoice P/L Pc301120-163504761		657.68	6,248.88
03/12/20	Deposit Superchoice P/L Pc301120-163504762		657.68	6,906.56
29/12/20	Payment By Authority To Zurich Life M049371 3S	933.35		5,973.21
31/12/20	Interest Paid		0.05	5,973.26
11/01/21	Deposit Superchoice P/L Pc060121-184255018		822.10	6,795.36
11/01/21	Deposit Superchoice P/L Pc060121-184255019		822.10	7,617.46
13/01/21	Payment By Authority To Zurich Life 5111386 35	2,417.85		5,199.61
29/01/21	Interest Paid		0.04	5,199.65
29/01/21	CLOSING BALANCE			5,199.65

CONVENIENCE AT YOUR FINGERTIPS

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-820 23-6816

Transaction fee(s) period 01 OCT 2020 to 31 DEC 2020

Total \$0.00



Statement Period
29 January 2021 - 30 April 2021

Westpac DIY Super Working Account

Account Name
MR ANDREW WAYNE PULLEN & MISS
LARISSA LYNNE WILLSON & MRS
BELINDA GAYE PULLEN & MR
MATTHEW JOHN PULLEN ATF
KRAMERICA INDUSTRIES SUPER FUND

Customer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number
032-820 236 816

Opening Balance	+ \$5,199.65
Total Credits	+ \$4,052.40
Total Debits	- \$7,306.00
Closing Balance	+ \$1,946.05

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			5,199.65
08/02/21	Withdrawal Mobile 3717390 Bpay Asic	273.00		4,926.65
09/02/21	Deposit Superchoice P/L Pc040221-102075688		657.68	5,584.33
09/02/21	Deposit Superchoice P/L Pc040221-102075689		657.68	6,242.01
25/02/21	Withdrawal Mobile 5268888 Bpay Mbl - Cash	5,000.00		1,242.01
26/02/21	Interest Paid		0.04	1,242.05
26/02/21	Deposit Dividend Dxs Dst 001255458343		106.27	1,348.32
08/03/21	Deposit Superchoice P/L Pc030321-127199713		657.68	2,006.00
08/03/21	Deposit Superchoice P/L Pc030321-127199714		657.68	2,663.68
12/03/21	Withdrawal Mobile 4086932 Bpay Tax Office	2,033.00		630.68



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
09/04/21	Deposit Superchoice P/L Pc060421-192823578		657.68	1,288.36
09/04/21	Deposit Superchoice P/L Pc060421-192823579		657.68	1,946.04
30/04/21	Interest Paid		0.01	1,946.05
30/04/21	CLOSING BALANCE			1,946.05

CONVENIENCE AT YOUR FINGERTIPS

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

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-820 23-6816

Transaction fee(s) period 01 JAN 2021 to 28 FEB 2021

Total \$0.00

Statement Period
30 April 2021 - 30 July 2021**Westpac DIY Super Working Account**Account Name
MR ANDREW WAYNE PULLEN & MISS
LARISSA LYNNE WILLSON & MRS
BELINDA GAYE PULLEN & MR
MATTHEW JOHN PULLEN ATF
KRAMERICA INDUSTRIES SUPER FUNDCustomer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHNBSB Account Number
032-820 236 816

Opening Balance	+ \$1,946.05
Total Credits	+ \$184,208.02
Total Debits	- \$153,701.37
Closing Balance	+ \$32,452.70

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

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

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			1,946.05
04/05/21	Payment By Authority To Tal Life Limited 1681285-B3654024	1,200.87		745.18
14/05/21	Deposit Ato Ato44179954855I001		7.00	752.18
17/05/21	Withdrawal-Osko Payment 1037388 A Boys Family Trust	330.00		422.18
20/05/21	Deposit Ato Ato009000014583760		93.56	515.74
20/05/21	Deposit Superchoice P/L Pc170521-134674553		657.68	1,173.42
20/05/21	Deposit Superchoice P/L Pc170521-134674554		657.68	1,831.10
20/05/21	Deposit Superchoice P/L Pc170521-134676299		493.26	2,324.36



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
20/05/21	Deposit Superchoice P/L Pc170521-134676300		493.26	2,817.62
24/05/21	Withdrawal Mobile 0398805 Bpay Tax Office	2,033.00		784.62
03/06/21	Deposit Superchoice P/L Pc310521-143819596		328.84	1,113.46
03/06/21	Deposit Superchoice P/L Pc310521-143819597		328.84	1,442.30
18/06/21	Deposit-Osko Payment 2809767 Balance Property Carrington		100,000.00	101,442.30
21/06/21	Deposit-Osko Payment 2102815 Balance Property Carrington 19 Jun 2021		49,831.20	151,273.50
22/06/21	Withdrawal-Osko Payment 1968678 Super Central Super central 00166176	137.50		151,136.00
30/06/21	Interest Paid		0.46	151,136.46
30/06/21	Deposit Superchoice P/L Pc250621-115280812		657.68	151,794.14
30/06/21	Deposit Superchoice P/L Pc250621-115280813		657.68	152,451.82
16/07/21	Deposit-Osko Payment Reversal 1900471 16 Jul 2021 Ch21 Unable to complete payment Deposit		30,000.00	182,451.82
16/07/21	Withdrawal-Osko Payment 1900471 Coinspot Coinspot Deposit	30,000.00		152,451.82
16/07/21	Withdrawal Online 1596189 Pymt Coinspot A 996300283256	20,000.00		132,451.82
19/07/21	Withdrawal-Osko Payment 1175310 Coinspot Deposit	50,000.00		82,451.82
20/07/21	Withdrawal-Osko Payment 1807274 Coinspot Deposit	50,000.00		32,451.82
30/07/21	Interest Paid		0.88	32,452.70
30/07/21	CLOSING BALANCE			32,452.70

We've removed some fees.

We've also updated some fee names. Details at westpac.com.au/simplerfees



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



KRAMERICA INSUSTRIES SF
37C NEWCOMBE STREET
COWRA NSW 2794

1 Shelley Street
Sydney, NSW 2000

account balance **\$1,569.66**
as at 31 Dec 20

account name MR MATTHEW JOHN PULLEN
& MR ANDREW WAYNE PULLEN
ATF KRAMERICA INSUSTRIES SF
account no. 965189202

transaction	description	debits	credits	balance
30.06.20	OPENING BALANCE			764.26
01.10.20	Deposit AMP LIMITED SPE20/01478158		805.40	1,569.66
	CLOSING BALANCE AS AT 31 DEC 20	0.00	805.40	1,569.66

* Stepped interest rates for the period 1 July to 30 September: balances \$0.00 to \$4,999.99 earned 0.05%
balances \$5,000.00 and above earned 0.05% pa (92 days); 1 October to 31 December: balances \$0.00 to
\$4,999.99 earned 0.00% balances \$5,000.00 and above earned 0.00% pa (92 days)

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965189202

deposits using BPay
From another bank



Bill code: 667022
Ref: 965 189 202

continued on next

23



MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



KRAMERICA INSUSTRIES SF
37C NEWCOMBE STREET
COWRA NSW 2794

1 Shelley Street
Sydney, NSW 2000

account balance **\$5,085.06**
as at 30 Jun 21

account name MR MATTHEW JOHN PULLEN
& MR ANDREW WAYNE PULLEN
ATF KRAMERICA INSUSTRIES SF
account no. 965189202

transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			1,569.66
25.02.21	BPAY BPAY DEPOSIT		5,000.00	6,569.66
02.03.21	Deposit MOT CNT20702775 SELL 815 AVH		4,723.35	11,293.01
02.03.21	Funds transfer MOT CNT20702988 BUY 36400 AVZ	6,207.95		5,085.06
	CLOSING BALANCE AS AT 30 JUN 21	6,207.95	9,723.35	5,085.06

* Stepped interest rates for the period 1 January to 30 June: balances \$0.00 to \$4,999.99 earned 0.00%
balances \$5,000.00 and above earned 0.00% pa (181 days)

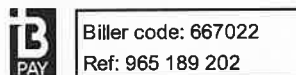
how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965189202

deposits using BPay
From another bank



continued on next

Balance History

Currency Australian Dollar ▾

◀ View:

DXS, I*****3372 (MR MATTHEW JOHN PULLEN + MR ANDREW WAYNE PULLEN <KRAMERICA INSUSTRIES SF 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)
I*****3372	DXS	10.67	369	369	3,937.23

Viewing 1 - 1 of 1

Total Value: \$ 3,937.23

Security Registry
 C/- Link Market Services Limited
 Locked Bag A14, Sydney South, NSW 1235
 Free Call: 1800 819 675
 Telephone (outside Australia): +61 1800 819 675
 ASX Code: DXS
 Security Code: DXS
 Email: dexus@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au



020 000143

MR MATTHEW JOHN PULLEN &
 MR ANDREW WAYNE PULLEN
 <KRAMERICA INSUSTRIES SF A/C>
 37C NEWCOMBE STREET
 COWRA NSW 2794

Statement date: 30 August 2021

Reference no: I*****3372

Page 1 of 4

Security Price at 30 June 2021: \$10.67
 Value of Holding at 30 June 2021: \$3,937.23

Dexus Attribution Managed Investment Trust Member Annual Statement for the year 1 July 2020 to 30 June 2021

This Dexus Attribution Managed Investment Trust ("AMIT") Member Annual Statement ("AMMA Statement") and Guide has been prepared to assist you with the completion of your Australian Income Tax Return for the year ended 30 June 2021.

Period end date	No of securities held at Record Date	Total Distribution rate (cents per security)	Dexus Office Trust	Dexus Diversified Trust	Dexus Industrial Trust	Dexus Operations Trust	TOTAL
31/12/2020	369	28.80	\$106.27	\$0.00	\$0.00	\$0.00	\$106.27
30/06/2021	369	23.00	\$20.10	\$38.77	\$8.85	\$17.15	\$84.87
Total Paid			\$126.37	\$38.77	\$8.85	\$17.15	\$191.14

Distribution not dividend

\$67.72

Not rec. @30/6

Placed as Receivables

Part A – Summary of 2021 tax return/supplementary section items

Item	Individual tax return labels	Amount
Franked amount*	11T	\$16.91
Franking credit*	11U	\$7.25
Non-primary production income	13U	\$143.57
Franked distributions from trusts	13C	\$0.00
Share of franking credit from franked dividends	13Q	\$0.00
Credit for TFN/ABN amounts withheld	13R	\$0.00
Total current year capital gains	18H	\$131.40
Net capital gain	18A	\$65.70
Assessable foreign source income	20E and 20M	\$0.00
Foreign income tax offset	20O	\$0.00

*Relates to the dividend paid on 28 August 2020. Refer to the Guide for further information.

26

Part B – Components of distribution – 2021 tax return amounts						
	Notes	DOT distribution	DDF distribution	DIT distribution	Franking credit	Foreign income tax offset
Australian source trust income						
Interest	1	\$0.00	\$2.67	\$6.67		
Franked dividends	2	\$0.00	\$0.00	\$0.00	\$0.00	
Other income	3	\$71.31	\$58.25	\$4.67		
Total non-primary production income		\$71.31	\$60.92	\$11.34		
Capital gains						
Discounted capital gains (50% discount)	4 and 10	\$63.81	\$0.49	\$1.40		\$0.00
Capital gains - indexation method	5	\$0.00	\$0.00	\$0.00		
Capital gains - other	6	\$0.00	\$0.00	\$0.00		
Distributed capital gains		\$63.81	\$0.49	\$1.40		
Foreign income						
Assessable foreign income	7 and 8	\$0.00	\$0.00	\$0.00		\$0.00
Other non-assessable amounts						
Non-assessable amounts	9	\$0.00	\$0.00	\$0.00		
Less: Excess of components over trust distribution	9	(\$8.75)	(\$22.64)	(\$3.89)		
Total Trust Distribution		\$126.37	\$38.77	\$8.85		
AMIT cost base adjustments						
AMIT cost base net increase amount	10	\$72.56	\$23.13	\$5.29		
AMIT cost base net decrease amount		\$0.00	\$0.00	\$0.00		

Handwritten: \$173.99 Dist.

Part C - Components of DXO dividend - 2022 tax return amounts				
Dividend date: 30 August 2021				
	Notes	Distribution	Franking credit	Franking percentage
Dividend income				
Franked dividend	11	\$17.15	\$7.35	100%
Total dividend		\$17.15		

Handwritten: \$24.50 less 0.34% = \$24.16 Div.

Part D - Additional capital gains information for Item 18	
Discount capital gains - grossed up (taxable Australian property)	\$131.40
Discount capital gains - grossed up (non-taxable Australian property)	\$0.00
Capital gains - other method (taxable Australian property)	\$0.00
Capital gains - other method (non-taxable Australian property)	\$0.00
Total current year capital gains	\$131.40
CGT discount	\$65.70
Net capital gains	\$65.70

Part E - Withholding amounts		
	Notes	
TFN/ABN withholding tax	12	\$0.00
Managed investment trust withholding tax	13	\$0.00
Non-resident interest withholding tax	13	\$0.00

AMMA Statement guide

This Guide provides general information to assist in the completion of an Australian Income Tax Return for the financial year ended 30 June 2021. This Guide has been prepared on the basis that you are an Australian resident individual and you hold your Dexus securities on capital account. While every care has been taken in the preparation of this Guide, Dexus does not provide taxation advice and this document does not constitute personal advice. If you have any doubts about your tax position, or if you require any further information about your tax affairs or the completion of an Australian Income Tax Return, you should consult your professional adviser without delay.

What is the effect of the Dexus restructure arrangement?

On 22 April 2021, unitholders approved a proposal to simplify the Dexus structure from a quadruple stapled trust structure (comprised of DXO, DDF, DIT and DOT) to a group comprising two stapled trusts. This will be achieved by "top-hatting" three of the existing trusts (DDF, DIT and DOT) with a newly established trust (DPT). On an ongoing basis, the Dexus group will comprise a unit in each of DXO and DPT. The Simplification arrangement occurred in the year ending 30 June 2022.

Accordingly, there should be no taxation implications for Dexus unitholders for the year ended 30 June 2021.

The taxation implications of the arrangement for the year ending 30 June 2022 are summarised in the Explanatory Memorandum dated 23 March 2021 issued by Dexus in respect of the simplification arrangement and available at www.dexus.com/simplification.

What do you do with the amounts that appear in Part A?

Your AMMA Statement has been designed so that the amounts in Part A correspond with the amounts you are required to enter into your 2021 Individual Tax Return/Supplementary Section for Australian residents and includes the distribution components from your investment that are relevant for the completion of your tax return.

The dividend paid by Dexus Operations Trust in August 2020 should be included in your tax return for the year ended 30 June 2021.

The dividend paid by Dexus Operations Trust in August 2021 should be included in your tax return for the year ending 30 June 2022.

What do you do with the amounts that appear in Part B and Part C?

Parts B and C of your AMMA Statement provide additional information relating to the components of the distribution from Dexus that have been attributed to you for the year ended 30 June 2021.

Dexus has determined to attribute each taxable component of its income to unitholders in proportion to the distributions received by each unitholder.

NON-PRIMARY PRODUCTION INCOME

Note 1 – Interest

This income relates to interest earned on amounts such as bank deposits and loans to Australian entities. The interest is not exempt from withholding tax if distributed to a non-resident.

Note 2 – Franked dividend

This income relates to franked dividend income derived by Dexus Industrial Trust, Dexus Office Trust or Dexus Diversified Trust. The amount stated in Part B includes the attached franking credit.

Note 3 – Other income

Other income is any other income from Australian sources (excluding capital gains) that is taxable. This includes rental income from direct or indirect property investments.

CAPITAL GAINS

Note 4 – Discounted Capital Gains

Discounted capital gains are net capital gains on the disposal of investments that have been held for at least 12 months. The gain has been reduced by 50% as a result of the capital gains tax ("CGT") discount.

For additional information refer to Part D on page 2. Part D specifies the portion of total capital gains that relate to taxable Australian property and non-taxable Australian property. Australian residents are required to include both categories of capital gains in their assessable income.

The 50% CGT discount is available only to Australian resident individuals and trusts. Accordingly, a company or complying superannuation fund should use the information contained in the "Additional Capital Gains Information" section in Part D as a basis to determine the net capital gain amount to be included in their 2021 Australian Income Tax Return. We recommend you refer to the ATO website page "Guide to Capital Gains Tax 2021" and the publication "Personal Investors Guide to Capital Gains Tax 2021". The ATO website address is www.ato.gov.au.

Note 5 – Indexation method capital gains

Indexation method capital gains are capital gains in respect of assets acquired before 1 July 1999 that Dexus has calculated after increasing the cost base of the asset for indexation. You may not apply the CGT discount in respect of these capital gains.

Note 6 – Other capital gains

Other capital gains are capital gains to which neither the CGT discount or indexation applies. You may not apply the CGT discount in respect of these capital gains.

FOREIGN INCOME

Note 7 – Assessable Foreign Income

These amounts represent foreign income distributed by Dexus. There is no foreign income for the year ended 30 June 2021.

Note 8 – Foreign Tax Offset

These amounts represent foreign tax offsets distributed by Dexus. There are no foreign tax offsets for the year ended 30 June 2021.

OTHER NON-ASSESSABLE AMOUNTS

Note 9 – Non-Assessable Amounts

Non-assessable amounts are not included in your tax return.

If the taxable components from a trust exceed the cash distributed by that trust, the excess will be shown as a negative number in Part B.

Non-assessable amounts and excess amounts over trust distributions should not be used to adjust the cost base and reduced cost base of your securities. Details of your cost base adjustments are specified separately in Part B (See Note 10).

Note 10 – AMIT Cost Base Adjustments

Under the AMIT regime you are required to make annual adjustments to the cost base and reduced cost base of your securities.

If the distributions paid by a Dexus trust to you for an income year exceed the amounts included in your assessable income for that year (grossed-up by any CGT discount), the cost base of your units in that trust will be decreased by the amount of the excess. Such excess amounts are generally referred to as capital, non-assessable or "tax deferred" distributions.

To the extent that any such non-assessable distributions exceed the cost base in your units in a Dexus trust, a capital gain will arise.

If the amounts included in your assessable income (grossed-up by any CGT discount) in respect of an income year exceed the distributions made to you for that year by a Dexus trust, the cost base of your units in that trust will be increased by the amount of the excess.

The amount stated in Part B of your AMMA Statement for the year ended 30 June 2021 represents the total net change in the cost base of your securities for that income year under the AMIT regime.

The cost base adjustment amount for each Dexu trust should be allocated across your units in that trust in proportion to the amount of distributions received on those units.

DIVIDENDS

Note 11 – Franked dividends

This income represents franked dividends paid by Dexu Operations Trust. Dexu Operations Trust is treated as a company for income tax purposes.

You should include both the franked dividend amount and the attached franking credit in your assessable income. Unlike dividend income received through Dexu Industrial Trust, Dexu Office Trust or Dexu Diversified Trust, these amounts should be included in your assessable income for the year ended 30 June 2022. For this reason, the Dexu Operations Trust 30 June 2021 franked dividend amount does not appear in the table in Part A.

What do you do with the amounts that appear in Part E?

Note 12 – Credit for TFN/ABN Amounts Withheld

If you have not provided a TFN, ABN or exemption for your investment, withholding tax at the highest marginal rate (including Medicare levy) of 47% has been deducted from your distributions.

Note 13 – Managed Investment Trust Withholding Tax and Non-Resident Interest Withholding Tax

In respect of Australian source income amounts other than interest, tax has been withheld in accordance with the managed investment trust withholding regime. Generally, tax is withheld at the rate of 15% for security holders located in an exchange of information jurisdiction and 30% for other security holders. To the extent that Australian source income relates to a clean building managed investment trust, tax is withheld at the rate of 10% for security holders located in an exchange of information jurisdiction and 30% for other security holders.

LOAN REPAYMENTS REPORT (COMPOUND INTEREST)

Calculated on 13/06/2018

Client Name - The Mornay Unit Trust
 Principal Amount - 20000.00 Annual Interest Rate - 7.990%
 Number of Payments - 24 Each of - 904.45 Paid Monthly
 Interest Allocation - Actuarial Method
 Asset Acquired : Unsecured Loan
 Finance Company: Kramerica Industries Super Fund
 Date of Acquisition: 13/06/2018 Contract Number:

Instalment Number	Principal Component	Interest Component	Cumulative Interest	Interest Owing	Principal Outstanding	Account Balance
1	771.28	133.17	133.17	1573.77	19228.72	20802.35
Year 1	771.28	133.17				
2	776.42	128.03	261.20	1445.74	18452.30	19897.90
3	781.59	122.86	384.06	1322.88	17670.71	18993.45
4	786.79	117.66	501.72	1205.22	16883.92	18089.00
5	792.03	112.42	614.14	1092.80	16091.89	17184.55
6	797.30	107.15	721.29	985.65	15294.59	16280.10
7	802.61	101.84	823.13	883.81	14491.98	15375.65
8	807.96	96.49	919.62	787.32	13684.02	14471.20
9	813.34	91.11	1010.73	696.21	12870.68	13566.75
10	818.75	85.70	1096.43	610.51	12051.93	12662.30
11	824.20	80.25	1176.68	530.26	11227.73	11757.85
12	829.69	74.76	1251.44	455.50	10398.04	10853.40
13	835.22	69.23	1320.67	386.27	9562.82	9948.95
Year 2	9665.90	1187.50				
14	840.78	63.67	1384.34	322.60	8722.04	9044.50
15	846.38	58.07	1442.41	264.53	7875.66	8140.05
16	852.01	52.44	1494.85	212.09	7023.65	7235.60
17	857.68	46.77	1541.62	165.32	6165.97	6331.15
18	863.39	41.06	1582.68	124.26	5302.58	5426.70
19	869.14	35.31	1617.99	88.95	4433.44	4522.25
20	874.93	29.52	1647.51	59.43	3558.51	3617.80
21	880.76	23.69	1671.20	35.74	2677.75	2713.35
22	886.62	17.83	1689.03	17.91	1791.13	1808.90
23	892.52	11.93	1700.96	5.98	898.61	904.45
24	898.47	5.98	1706.94	-	0.14	-
Year 3	9562.68	386.27				
Resid/Adj	0.14	-0.14				
TOTAL	20000.00	1706.80				

4433.30
 Variance 14¢

* No payment made in FY21 ∴ same bal.

	NOTES	30 JUN 2021	30 JUN 2020
Trust Funds - 3,110,000 Issued Units		835,000.00	980,000.00
Total Trust Funds		835,000.00	980,000.00
Total Equity		835,000.00	980,000.00

$$\begin{array}{r} \times \quad \$ 0.2685 / \text{unit} \\ \quad \quad 50 \text{ k units (31)} \\ \hline \quad \quad \$ 13,425.00 \end{array}$$

The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.

Pepper Tree Farm Stallion Equity Trust 2021

Pay out Capital return \$114,000.00
 Profit Distribution \$5,935.59
\$119,935.59

Distributions	Unit Holder	Units	% Ownership	Capital Return	Distribution	Total Payment
↓ 501	R & J Vandyke	1,750,000	56.27%	\$64,147.91	\$3,339.96	\$67,487.87
↓ 505	Elite Superannuation Fund	100,000	3.22%	\$3,665.59	\$190.85	\$3,856.45
↓ 506	Elite Bloodstock Pty Ltd	100,000	3.22%	\$3,665.59	\$190.85	\$3,856.45
↓ 508	Mr Robert Watson	100,000	3.22%	\$3,665.59	\$190.85	\$3,856.45
↓ 502	Miss Christle Rothwell	185,000	5.95%	\$6,781.35	\$353.08	\$7,134.43
↓ 503	Lex Crosby Superannuation Fund	100,000	3.22%	\$3,665.59	\$190.85	\$3,856.45
↓ 507	Kramerica Superannuation Fund	50,000	1.61%	\$1,832.80	\$95.43	\$1,928.22
↓ 504	Mr Thomas Newham	50,000	1.61%	\$1,832.80	\$95.43	\$1,928.22
↓ 511	Nevana Superannuation Fund	50,000	1.61%	\$1,832.80	\$95.43	\$1,928.22
↓ 512	Khaliffa Superannuation Fund	50,000	1.61%	\$1,832.80	\$95.43	\$1,928.22
↓ 515	Fisher Superannuation Fund	50,000	1.61%	\$1,832.80	\$95.43	\$1,928.22
↓ 516	Norm McCloy	300,000	9.65%	\$10,996.78	\$572.56	\$11,569.35
↓ 517	Noel Emmett	150,000	4.82%	\$5,498.39	\$286.28	\$5,784.67
↓ 518	Peter Connolly	37,500	1.21%	\$1,374.60	\$71.57	\$1,446.17
↓ 519	Raymond Connolly	37,500	1.21%	\$1,374.60	\$71.57	\$1,446.17
		3,110,000	100.00%	\$114,000.00	\$5,935.59	\$119,935.59

Paid 30/6 but not received -
 \$95.43
 + \$67.72
\$163.15 *Receivables*

32

	2021	2020
Share of Profit - Kramerica Industries Superannuation Fund	95.43	64.23
Total Kramerica Industries Superannuation Fund	95.43	64.23
Robert Watson		
Opening Balance	128.47	46.76
Drawings - Robert Watson	(128.47)	(46.76)
Share of Profit - Robert Watson	190.85	128.47
Total Robert Watson	190.85	128.47
Nevana Superannuation Fund		
Opening Balance	64.23	23.38
Drawings - Nevana Superannuation Fund	(64.23)	(23.38)
Share of Profit - Nevana Superannuation Fund	95.43	64.23
Total Nevana Superannuation Fund	95.43	64.23
Khaliffa Superannuation Fund		
Opening Balance	64.23	23.38
Drawings - Khaliffa Superannuation Fund	(64.23)	(23.38)
Share of Profit - Khaliffa Superannuation Fund	95.43	64.23
Total Khaliffa Superannuation Fund	95.43	64.23
Fisher Superannuation Fund		
Opening Balance	64.23	23.38
Drawings - Fisher Superannuation Fund	(64.23)	(23.38)
Share of Profit - Fisher Superannuation Fund	95.43	64.23
Total Fisher Superannuation Fund	95.43	64.23
McCloy Superannuation Fund		
Opening Balance	385.41	140.29
Drawings - McCloy Superannuation Fund	(385.41)	(140.29)
Share of Profit - McCloy Superannuation Fund	572.56	385.41
Total McCloy Superannuation Fund	572.56	385.41
Emmett & Co Staff Pension Fund		
Opening Balance	192.70	70.14
Drawings - Emmett & Co Staff Pension Fund	(192.70)	(70.14)
Share of Profit - Emmett & Co Staff Pension Fund	286.28	192.70
Total Emmett & Co Staff Pension Fund	286.28	192.70
Peter Connolly		
Opening Balance	48.18	17.54
Drawings - Peter Connolly	(48.18)	(17.54)
Share of Profit - Peter Connolly	71.57	48.18
Total Peter Connolly	71.57	48.18
Raymond Connolly		
Opening Balance	48.18	17.54
Drawings - Raymond Connolly	(48.18)	(17.54)
Share of Profit - Raymond Connolly	71.57	48.18
Total Raymond Connolly	71.57	48.18

The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.

Kramerica Industries Super Fund	
Accrued Interest Calculation	
Loan - James Carrington	
Loan Amount	\$200,000.00
Loan Term	3 Years
Start Date	3/15/2019
Finish Date	3/15/2022
Total Interest	\$66,200.00
Year	Income
6/30/2019	\$6,462.96
6/30/2020	\$22,106.93
6/17/2021	\$21,261.31
	\$49,831.20
	Accrual
	\$6,462.96
	\$28,569.89
	\$49,831.20



108112 020 AMP



MR MATTHEW JOHN PULLEN &
MR ANDREW WAYNE PULLEN
<KRAMERICA INSUSTRIES SF A/C>
18 REDFERN STREET
COWRA NSW 2794

Contact details

T Australia 1300 654 442
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Other countries +613 9415 4051
E ampservices@computershare.com.au
W amp.com.au/shares
AMP share registry
GPO Box 2980
Melbourne VIC 3001
Australia

Your shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary shares	x0063124371
RECORD DATE	PAYMENT DATE
21 September 2020	1 October 2020

AMP Limited shares Special dividend payment

AMP has issued a special dividend payment of A\$0.10 a share which is the return of capital following the sale of the AMP Life business this year. This dividend is fully franked and has been issued as a cash payment only. The dividend reinvestment plan (DRP) did not operate for this payment.

Your dividend payment is as follows:

DIVIDEND RATE	×	SHARES HELD	=	GROSS DIVIDEND	-	AUSTRALIAN TAX DEDUCTED	=	DIVIDEND PAID
10 cents		8,054		A\$805.40		A\$0.00		A\$805.40

We credited your dividend to MACQUARIE BANK LTD BSB: 182-512 ACC: 965189202

FRANKING

FRANKING RATE (COMPANY TAX RATE)	FRANKED AMOUNT (100%)	UNFRANKED AMOUNT (0%)	FRANKING CREDIT
30%	A\$805.40	A\$0.00	A\$345.17

This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. We recommend you contact your taxation adviser if you have any questions on how your dividend is taxed.

Your AMP shares are managed separately to your AMP products. When changing your details, please ensure you update your details for both your products and your shares. To update your details for your AMP products go to amp.com.au or amp.co.nz and click on 'Contact us'. To update your shareholding go to amp.com.au/shares/update.

For information about managing your shareholding please see over the page.

Keep this statement for your tax records. AMP does not issue an end of year tax summary.

35

Zurich FutureWise Your policy anniversary



F 000149 000



Kramerica Industries Superannuation Fund
PO Box 727
COWRA NSW 2794

Life insured:
Andrew Pullen

Policy number:
50082485

Policy type:
Zurich Life Insurance
(Superannuation, held by
external trustee)

Policy owner:
**Kramerica Industries
Superannuation Fund**

14 December 2020

Thank you for being a Zurich customer

We are writing to tell you about changes to your insurance premium for the next policy year and to let you know that your premium is due soon. We will automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We will let you know if any payments are unsuccessful.



AWAS-015212-2020-FW

You've selected Premium with cover increase

Period of cover:
10 January 2021 to 9 January 2022

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.

This policy is part of an optimiser arrangement and contains the super benefits. This policy is related to the Zurich Life Insurance policy shown on your policy schedule. Premiums for the related policy are not included in this notice.

Premium yearly: **\$2,417.85** Due on: **13 January 2021**

Your yearly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy).

Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Andrew Pullen	Death & terminal illness	\$2,023,325	\$2,084,025	\$2,211.18	\$2,313.82
	Management fee	N/A	N/A	\$104.03	\$104.03
	Total			\$2,315.21	\$2,417.85

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and PDS. If you don't have the PDS, visit zurich.com.au/lifepds or contact us and we will send one to you.

Inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. If you would like to maintain the same cover amount, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium accordingly.

Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at fsc.org.au.

At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. If you would like to know more about why premiums increase, please visit zurich.com.au/lifepremiums for more information.



Age increases do not apply

The benefits on this policy have a level premium structure which means that age increases do not apply this year.



Inflation protection

Unless you have declined inflation protection, your cover amount will automatically be increased each year to ensure you're protected.

You are currently paying: yearly via direct debit



We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

Andrew Pullen

Your financial adviser



02 6342 4940

Local insurance specialist

Monday to Thursday 8.30am – 7.00pm AEST

Friday 8.30am – 5.30pm AEST



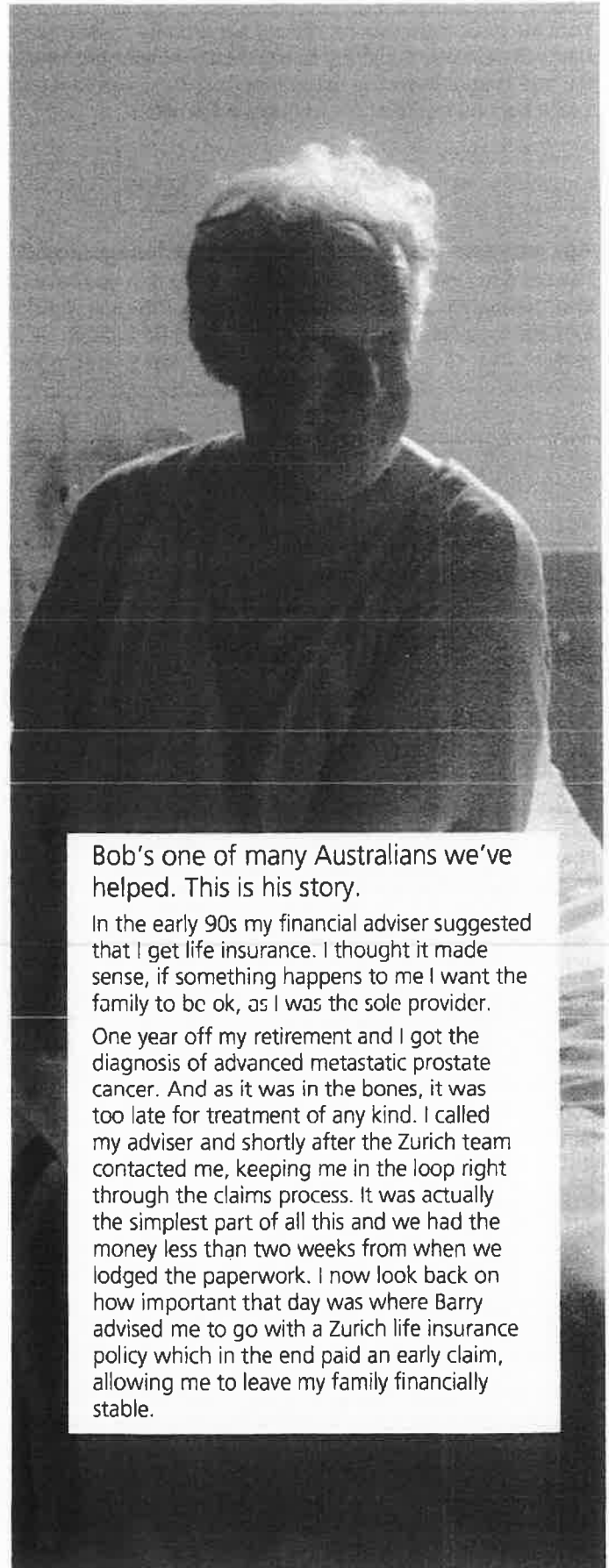
131 551



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059



Bob's one of many Australians we've helped. This is his story.

In the early 90s my financial adviser suggested that I get life insurance. I thought it made sense, if something happens to me I want the family to be ok, as I was the sole provider.

One year off my retirement and I got the diagnosis of advanced metastatic prostate cancer. And as it was in the bones, it was too late for treatment of any kind. I called my adviser and shortly after the Zurich team contacted me, keeping me in the loop right through the claims process. It was actually the simplest part of all this and we had the money less than two weeks from when we lodged the paperwork. I now look back on how important that day was where Barry advised me to go with a Zurich life insurance policy which in the end paid an early claim, allowing me to leave my family financially stable.

How else can we help?

Update your details

It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at zurich.com.au/myzurich. Alternatively, please call your local insurance specialist on **131 551**, or email us at client.service@zurich.com.au

Need to make a claim?

Let us know as soon as you can by completing the claim form on our website: zurich.com.au or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Total Claims Paid

\$313,710,881



Figure includes claims paid for policies sold through an adviser, directly and through superannuation

39

Zurich FutureWise Your policy anniversary



000056 000



Kramerica Industries Superannuation Fund
PO Box 727
COWRA NSW 2794

Life insured:
Belinda Pullen

Policy number:
50082383

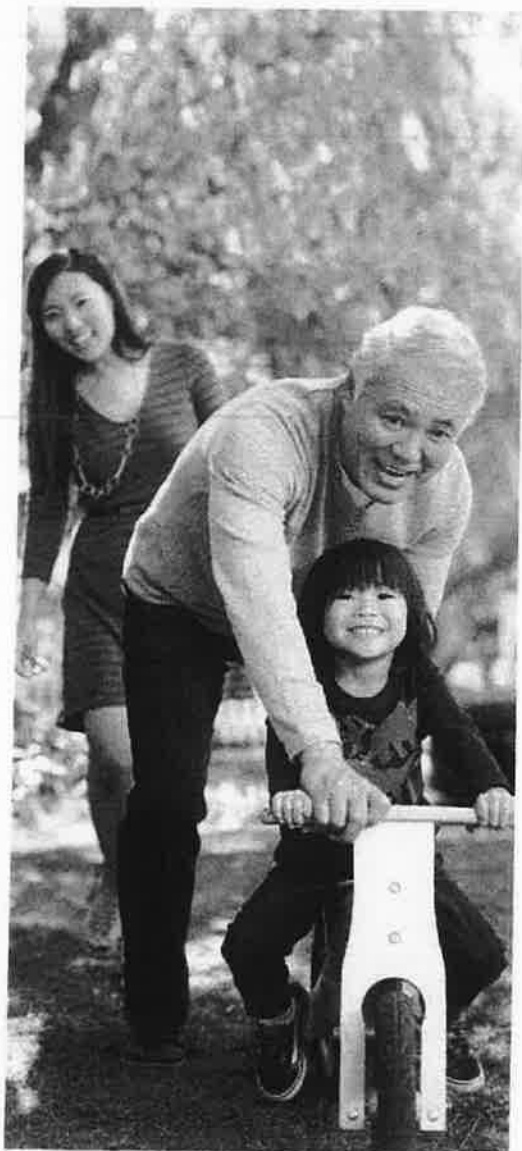
Policy type:
Zurich Life Insurance
(Superannuation, held by
external trustee)

Policy owner:
**Kramerica Industries
Superannuation Fund**

26 November 2020

Thank you for being a Zurich customer

We are writing to tell you about changes to your insurance premium for the next policy year and to let you know that your premium is due soon. We will automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We will let you know if any payments are unsuccessful.



AWAS-015212-2020-FW

You've selected Premium with cover increase

Period of cover:
26 December 2020 to 25 December 2021

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.

This policy is part of an optimiser arrangement and contains the super benefits. This policy is related to the Zurich Life Insurance policy shown on your policy schedule. Premiums for the related policy are not included in this notice.

Premium yearly	Due on
\$968.96	26 December 2020

Your yearly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy).

41

At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. If you would like to know more about why premiums increase, please visit zurich.com.au/lifepremiums for more information.

The in-built management fee increases annually on the anniversary of the policy.



Age increases do not apply

The benefits on this policy have a level premium structure which means that age increases do not apply this year.



Inflation protection

Unless you have declined inflation protection, your cover amount will automatically be increased each year to ensure you're protected.

You are currently paying: yearly via direct debit



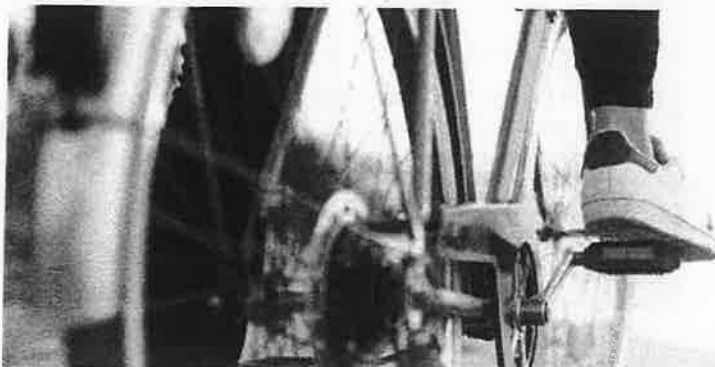
We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich



Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

Andrew Pullen

Your financial adviser



02 6342 4940

Local insurance specialist

Monday to Thursday

8.30am – 7.00pm AEST

Friday

8.30am – 5.30pm AEST



131 551



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059

How else can we help?

Update your details

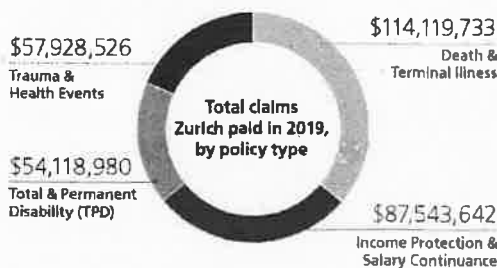
It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at zurich.com.au/myzurich. Alternatively, please call your local insurance specialist on **131 551**, or email us at client.service@zurich.com.au

Need to make a claim?

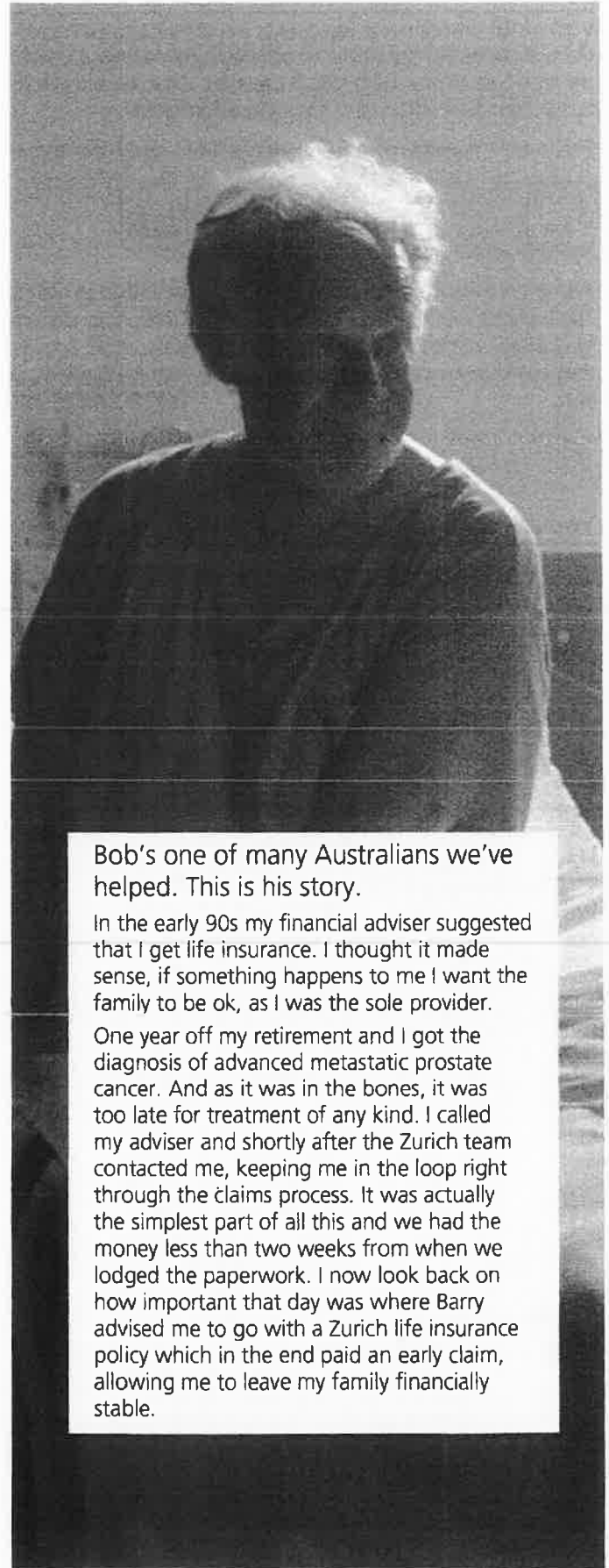
Let us know as soon as you can by completing the claim form on our website: zurich.com.au or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Total Claims Paid

\$313,710,881



Figures include claims paid for policies sold through intermediaries, directly and through superannuation.



Bob's one of many Australians we've helped. This is his story.

In the early 90s my financial adviser suggested that I get life insurance. I thought it made sense, if something happens to me I want the family to be ok, as I was the sole provider.

One year off my retirement and I got the diagnosis of advanced metastatic prostate cancer. And as it was in the bones, it was too late for treatment of any kind. I called my adviser and shortly after the Zurich team contacted me, keeping me in the loop right through the claims process. It was actually the simplest part of all this and we had the money less than two weeks from when we lodged the paperwork. I now look back on how important that day was where Barry advised me to go with a Zurich life insurance policy which in the end paid an early claim, allowing me to leave my family financially stable.

Zurich FutureWise Addition



000197 000



Kramerica Industries Superannuation Fund
PO Box 727
COWRA NSW 2794

Your adviser

Mr Andrew Pullen

02 6342 4940

zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number

50082485

9 November 2020

Dear Sir/Madam,

We are committed to helping you keep your cover in line with your changing needs.

Your recently requested addition to your Zurich Life Insurance policy has been completed with effect from 9 November 2020 and your updated policy schedule is enclosed.

Please take the time to review the policy schedule carefully to ensure all your details are correct.

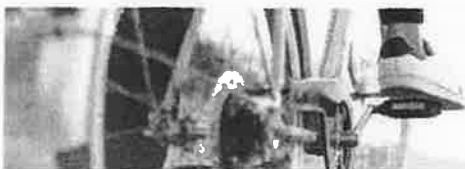
Note that the instalment premium shown on your revised policy schedule is for the current period of cover. An updated notice, with the new premium amount, will be issued before the next policy anniversary. As the revised policy schedule confirms the details of your insurance cover, it should be kept with any other documents you have received from Zurich.

If you require any further information, your financial adviser, Mr Andrew Pullen, should be your first point of contact. If you need to change or update any of your details, please don't hesitate to contact us on 131 551.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'S Briskoski'.

Sasho Briskoski
Head of Customer Service Operations



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

Zurich FutureWise
Policy schedule

Policy number
50082485

64

This policy schedule forms part of the policy and the policy conditions are contained in the Zurich FutureWise Product Disclosure Statement.

Your adviser
Mr Andrew Pullen
02 6342 4940

Policy commencement date: 10 January 2014
Document issue date: 9 November 2020

Policy details

Policy: Zurich Life Insurance
Policy owner/s: Kramera Industries Superannuation Fund
(Superannuation, held by external trustee)
Life insured: Andrew Pullen
Date of birth: 15 September 1979
Smoker status: non-smoker
Related superannuation policy: Zurich Life Insurance policy number 50082507

Insurance coverage summary

This policy provides the amounts of cover summarised below:

Life insured: Andrew Pullen

Cover	Sum Insured
Death & terminal illness	\$2,023,325

A detailed breakdown of this cover, including the expiry dates which apply to each component, are set out in the Insurance coverage details table below.

Insurance coverage details

Life insured: Andrew Pullen

Item	Benefit type	Benefit amount	Start date	Expiry date	Premium type
1	Death & terminal illness benefit	\$1,934,366	10 Jan 2014	N/A	level
2	Death & terminal illness benefit	\$88,959	9 Nov 2020	N/A	level

Additional optional benefit selected

Premium waiver option

Premiums

Premium frequency: yearly
Instalment premium: \$2,211.18
Management fee: \$104.03

Total instalment premium: **\$2,315.21**
Next premium due date: 10 November 2020
Payment method: direct debit

CS

Special conditions and exclusions

The following exclusion applies to Andrew Pullen for the portion of Death & terminal illness benefit (item 1) shown above:

No claim will be payable where the existing Life benefit that was to be replaced by this Zurich policy, was not cancelled prior to the occurrence of the condition or the event giving rise to the claim.

The following exclusion applies to Andrew Pullen for the portion of Death & terminal illness benefit (item 1) shown above:

This certificate cancels and replaces previous certificates issued.

Zurich FutureWise Annual statement



004085
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Kramerica Industries Superannuation Fund
PO Box 727
COWRA NSW 2794

Your adviser

Andrew Pullen
02 6342 4940

www.zurich.com.au

Phone: 131 551

client.service@zurich.com.au

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

50082485

12 July 2021

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2021.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Andrew Pullen, or contact Zurich.

Yours sincerely,



Sasho Briskoski
Head of Customer Service Operations



**COMPLETE CLAIMS
CONFIDENCE.**



ZURICH[®]

Zurich FutureWise
Annual statement

Policy number
50082485

Your adviser
Andrew Pullen
02 6342 4940

Statement details

Statement period: 1 July 2020 to 30 June 2021

Policy details

Policy owner: Kramerica Industries Superannuation Fund
(Superannuation, held by external trustee)
Policy type: Zurich Life Insurance
Life insured: Mr Andrew Pullen

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,992,397	\$2,183.29	\$2,183.29
Death & terminal illness benefit	\$91,628	\$130.53	\$151.65

This policy is related to the Life Insurance policy shown on your Policy schedule. Premiums for the related policy are paid separately and are not included in the amounts shown in this notice. For more information about related policies, refer to the Zurich FutureWise PDS.

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Additional optional other benefits selected
Premium waiver option

Fees and costs

The total premium paid for this policy

\$2,438.97

Management fee

This approximate amount has been included in the total premium paid for this policy:

\$104.03

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.

2438.97
+ 933.35 (49)
+ 1200.87 (51)

\$ 4,573.19



Zurich FutureWise Annual statement



004084
000
Kramerica Industries Superannuation Fund
PO Box 727
COWRA NSW 2794

Your adviser
Andrew Pullen
02 6342 4940

www.zurich.com.au
Phone: 131 551
client.service@zurich.com.au
Fax: (02) 9995 3797
Locked Bag 994
North Sydney NSW 2059

Policy number
50082383

12 July 2021

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2021.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Andrew Pullen, or contact Zurich.

Yours sincerely,

Sasho Briskoski
Head of Customer Service Operations



**COMPLETE CLAIMS
CONFIDENCE.**



Zurich FutureWise
Annual statement

Policy number
50082383

69

Statement details

Statement period: 1 July 2020 to 30 June 2021

Your adviser
Andrew Pullen
02 6342 4940

Policy details

Policy owner: Kramera Industries Superannuation Fund
(Superannuation, held by external trustee)
Policy type: Zurich Life Insurance
Life insured: Mrs Belinda Pullen

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,153,455	\$829.32	\$829.32

This policy is related to the Life Insurance policy shown on your Policy schedule. Premiums for the related policy are paid separately and are not included in the amounts shown in this notice. For more information about related policies, refer to the Zurich FutureWise PDS.

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Additional optional other benefits selected

Premium waiver option

Fees and costs

The total premium paid for this policy **\$933.35**

Management fee

This approximate amount has been included in the total premium paid for this policy: **\$104.03**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.



5th October 2021

┌ 009840 000



Kramerica Industries Super Fund
P O Box 727
COWRA NSW 2794

Dear Trustee

**2021 Annual Statement Insurance through Superannuation
Policy number: 1681285**

We're pleased to provide an update about your policy for the year ended 30 June 2021.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

The email address we have on file for you is matt@balance.accountants. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Andrew Wayne Pullen by phone on 02 6342 4940 or by email to monica@mdmfinancialservices.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

1 July 2020 to 30 June 2021

Life Insured	: Matthew Pullen	Commencement date	: 04/05/2017
Policy number	: 1681285		
Adviser	: Andrew Wayne Pullen		
Adviser number	: 54716		
Policy Owner	: Kramerica Industries Super Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2021

Matthew Pullen's Benefits	\$
Death Sum Insured	1621485.33

Summary

	\$
Withdrawal Value as at 01/07/2020	0.00
Total Premiums and Rollovers	1200.87
Total Insurance Premiums	(1200.87)
Withdrawal Value as at 30/06/2021	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
 P 1300 209 088
 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

52

Superannuation

Annual Statement

Life Insured : Matthew Pullen

Policy number : 1681285

Transaction listing

Date	Transaction	Amount \$
04/05/2021	Premium	1200.87
04/05/2021	Insurance Premium	(1200.87)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2021 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution
GPO BOX 5380
Sydney NSW 2001
IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call within Australia)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.



Kramerica Industries Super Fund
 Balance Advisers Pty Ltd
 PO Box 727
 Cowra NSW 2794

Invoice #: 00166176

Date: 21/06/2021

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