



Financial Statements

For the year ended 30 June 2022

Tobin Superannuation Fund
Compilation Report

For the year ended 30 June 2022

We have compiled the accompanying special purpose financial statements of Tobin Superannuation Fund, which comprise the statement of financial position as at 30 June 2022, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustees

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

Our Responsibility

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

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

Assurance Disclaimer

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

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

Firm: Walker Partners (Aust) Pty Ltd
Address: PO Box 706
Burgundy Street
HEIDELBERG VIC 3084

Signature: _____

Date: _____

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
INVESTMENTS			
Australian Listed Shares	13	231,988	121,517
Australian Unlisted Shares	14	3,270	3,000
Australian Listed Unit Trust	15	575,823	476,567
Unit Trusts (Unlisted)	16	749,147	813,243
Overseas Listed Shares	17	95,227	-
Overseas Unit Trusts	18	214,502	268,630
		1,869,957	1,682,957
OTHER ASSETS			
Cash at Bank	19	49,172	400,676
Sundry Debtors - Fund Level	20	24,461	48,445
		73,633	449,121
TOTAL ASSETS		1,943,590	2,132,078
LIABILITIES			
Provisions for Tax - Fund	21	(3,296)	280
Financial Position Rounding		-	1
		(3,296)	281
TOTAL LIABILITIES		(3,296)	281
NET ASSETS AVAILABLE TO PAY BENEFITS		1,946,886	2,131,797
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	22	1,946,886	2,131,797
		1,946,886	2,131,797

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	2	-	3,060
Australian Unlisted Shares	3	300	300
Unit Trusts (Unlisted)	4	61,348	74,713
Miscellaneous Rebates	5	1,316	590
		62,964	78,663
Contribution Revenue			
Employer Concessional Contributions		268	1,860
Self-Employed Concessional Contributions		20,000	20,000
		20,268	21,860
Other Revenue			
Cash at Bank	6	20	53
Market Movement Non-Realised	7	(241,476)	174,203
Market Movement Realised	8	51,055	3,618
		(190,401)	177,874
Total Revenue		(107,169)	278,397
EXPENSES			
General Expense			
Fund Administration Expenses	9	3,828	3,366
Investment Expenses	10	15,707	15,821
Miscellaneous Expenses	11	2,720	-
		22,255	19,187
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		(129,424)	259,210
Tax Expense			
Fund Tax Expenses	12	(4,511)	280
		(4,511)	280
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		(124,913)	258,930

This Statement is to be read in conjunction with the notes to the Financial Statements

Note 1: Summary of Significant Accounting Policies

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

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

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

a. Measurement of Investments

The fund initially recognises:

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

Investments of the fund have been measured at their market values, which is 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:

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

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

Notes to the Financial Statements

For the year ended 30 June 2022

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

Distributions from trusts 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.

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

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

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. 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.

g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Notes to the Financial Statements

For the year ended 30 June 2022

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

i. Critical 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. 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.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 2: Australian Listed Shares		
Macquarie Group Ltd Capital Note 3	-	347
Maquarie Group Ltd Capital Note 4	-	1,258
Medibank Private Limited	-	243
Qualitas Real Estate Income Fund	-	1,212
	-	3,060
Note 3: Australian Unlisted Shares		
Australian Unlisted Shares Account 1	300	300
	300	300
Note 4: Unit Trusts (Unlisted)		
Managed Investments	61,348	74,713
	61,348	74,713
Note 5: Miscellaneous Rebates		
Miscellaneous Rebate	1,316	590
	1,316	590
Note 6: Cash at Bank		
Bank Interest - 5	-	31
Cash at Bank - Bank Interest	15	22
Cash at Bank - Other (Fund)	5	-
	20	53
Note 7: Market Movement Non-Realised		
Market Movement Non-Realised - Other Managed Investments	(10,069)	10,687
Market Movement Non-Realised - Overseas Assets	(54,127)	43,284
Market Movement Non-Realised - Overseas Managed Investments	(7,562)	-
Market Movement Non-Realised - Overseas Shares	(11,292)	-
Market Movement Non-Realised - Shares - Unlisted	270	-
Market Movement Non-Realised Listed Shares and Options	(53,378)	49,094
Market Movement Non-Realised Non-Public and Non-PST UT	(29,594)	7,320
Market Movement Non-Realised Public Securities	(5,361)	-
Market Movement Non-Realised Unit Trusts	(70,363)	63,818
	(241,476)	174,203

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 8: Market Movement Realised		
Market Movement Realised - Other Managed Investments	(2)	-
Market Movement Realised - Overseas Managed Investments	(210)	-
Market Movement Realised - Overseas Shares	760	-
Market Movement Realised Listed Shares and Options	51,163	1,861
Market Movement Realised Non-Public and Non-PST UT	-	16,309
Market Movement Realised Public Securities	-	5,073
Market Movement Realised Unit Trusts	(656)	(19,625)
	51,055	3,618
Note 9: Fund Administration Expenses		
Administration Costs	-	2,758
Audit Fees	320	320
Bank Charges	-	29
Professional Fees	3,249	-
Subscriptions and Registrations	259	259
	3,828	3,366
Note 10: Investment Expenses		
Investment Advisor Fee	15,707	15,821
	15,707	15,821
Note 11: Miscellaneous Expenses		
Miscellaneous Expenses - Non Deductible	2,720	-
	2,720	-
Note 12: Fund Tax Expenses		
Income Tax Expense	(3,296)	(935)
Tax Accrued During Period	(1,215)	1,215
	(4,511)	280

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 13: Australian Listed Shares		
Amcors Limited	4,799	-
Ansell Limited	3,158	-
Aristocrat Leisure	4,985	-
Commonwealth Bank of Australia	6,327	-
Computer Share Ltd Ordinary Shares	2,612	-
CSL Limited	7,534	-
Elders Limited	3,475	-
Endeavour Group Limited	2,589	-
ETFS Physical Gold Preference Share	13,230	-
Goodman Group	4,442	-
JamesHardie Industries PLC	4,543	-
Macquarie Group Ltd	4,442	-
Macquarie Group Ltd Capital Note 3	10,280	10,527
Maquarie Group Ltd Capital Note 4	36,099	37,699
Medibank Private Limited	12,513	12,166
Newcrest Ordinary Shares	4,157	-
Qualitas Real Estate Income Fund	77,344	61,125
Qube Holdings Ltd	4,398	-
REA Group	2,348	-
Sonic Healthcare	2,278	-
Suncorp-metway.	4,864	-
The Broken Billiton Ltd	6,518	-
Westpac Banking Corporation Ordinary Shares	3,998	-
Woolworths Ordinary Shares	5,055	-
	231,988	121,517
Note 14: Australian Unlisted Shares		
Balnarring & District Community Services Ltd	3,270	3,000
	3,270	3,000

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 15: Australian Listed Unit Trust		
ActiveX Ardea Real Outcome Bond Fd (Mngd Fd)	16,422	-
BetaShares Legg Mason Aust Bond Fnd (mngd fd)	12,919	-
BetaShares Martin Currie Emerging Markets Fund	12,692	-
Magellan Global Fund (Open Class) (Managed Fund)	75,838	87,855
Transurban City Link Pty Ltd	4,789	-
VanEck Australian Resources ETF	8,533	-
VanEck FTSE International Property (Hedged) ETF	11,930	-
Vanguard Australian Fixed Interest Index	46,610	-
Vanguard Global Value Equity Active ETF	13,551	-
Vgd Ftse Eur Shares ETF Un	19,577	22,832
VNGD All-world Ex-us CDI 1:1	15,572	-
Vngd Aus Prop Sec	50,388	45,788
VNGD AUS Shares ETF Units	138,355	155,354
Vngd Emerging Mkts ETF Un	6,498	-
Vngd Intl Shares ETF Un	74,875	81,897
Vngd Intl Shares H	67,274	82,841
	575,823	476,567

Note 16: Unit Trusts (Unlisted)

BT Institutional Enhanced Cash	42,428	42,816
CC JCB Active Bond Fund	67,163	76,139
Eley Griffiths Group Emerging Companies Fund	54,573	65,200
Fairview Equity Partners Emerging Co	24,312	31,450
Franklin Australian Absolute Return Bon Fund - W Class	62,328	68,579
Pan-Tribal Global Equity Fund	24,182	31,711
PIMCO Global Bond Fund - Whl Class	46,257	51,911
RARE Infrastructure Value Fund - Unhedged	64,895	62,915
Schroder Hybrid Securities	219,109	230,679
Solaris Australian Equity Long Short Fund	125,073	130,046
Vanguard Int Property Securities Index	18,827	21,797
	749,147	813,243

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 17: Overseas Listed Shares		
Ishares GLB Conssta CDI 1:1	4,965	-
Ishares GLB Health CDI 1:1	8,356	-
Resmed INC CDI 10:1	5,156	-
VanEck FTSE Gbl Infrastructure (Hedged) ETF	18,318	-
VanEck MSCI International Quality ETF	39,094	-
Vanguard Int Fixed Interest Index (Hedged) ETF	19,338	-
	95,227	-
Note 18: Overseas Unit Trusts		
Aberdeen Asian Opportunities	60,191	79,821
Fairlight Global Small & Mid Cap Unhedged	47,388	57,563
Franklin Global Growth W	88,592	109,608
Magellan Global	18,331	21,638
	214,502	268,630
Note 19: Cash at Bank		
Cash at Bank	15,445	17,756
Cash at Bank - Other (Fund)	33,727	382,920
	49,172	400,676
Note 20: Sundry Debtors - Fund Level		
Sundry Debtors	24,461	48,445
	24,461	48,445
Note 21: Provisions for Tax - Fund		
Provision for Deferred Tax	-	1,215
Provision for Income Tax	(3,296)	(935)
	(3,296)	280

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 22A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	2,131,797	1,932,867
Add: Increase (Decrease) in Members' Benefits	(124,911)	258,931
Less: Benefit Paid	60,000	60,000
Liability for Members' Benefits End	1,946,886	2,131,797

Note 22B: Members' Other Details

Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	327,638	332,825
Total Vested Benefits	1,946,886	2,131,797

Tax Reconciliation

For the year ended 30 June 2022

INCOME

Gross Interest Income		20.00	
Gross Dividend Income			
Imputation Credits	7,967.46		
Franked Amounts	14,598.62		
Unfranked Amounts	17,847.63	40,413.00	
Gross Rental Income			-
Gross Foreign Income			10,883.00
Gross Trust Distributions			-
Gross Assessable Contributions			
Employer Contributions/Untaxed Transfers	267.00		
Member Contributions	20,000.00	20,267.00	
Gross Capital Gain			
Net Capital Gain	21,181.00		
Pension Capital Gain Revenue	-	21,181.00	
Non-arm's length income			-
Net Other Income			1,315.00
Gross Income			94,079.00
Less Exempt Current Pension Income		58,139.00	
ECPI Calculation Method = Unsegregated Mandatory (using a Pension Exempt Factor of 0.78767000)			
Total Income			35,940.00
LESS DEDUCTIONS			
Other Deduction		4,798.00	
Total Deductions			4,798.00
TAXABLE INCOME			31,142.00
Gross Income Tax Expense (15% of Standard Component)		4,671.30	
(45% of Non-arm's length income)		-	
Less Foreign Tax Offset	-		
Less Other Tax Credit	-		
Tax Assessed			4,671.30
Less Imputed Tax Credit	7,967.46		
Less Amount Already paid (for the year)	-		7,967.46
TAX DUE OR REFUNDABLE			(3,296.16)
Supervisory Levy			259.00
AMOUNT DUE OR REFUNDABLE			(3,037.16)

Tobin Superannuation Fund

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Tobin, Brian (81)									
Accumulation									
Accum (00001)	-	-	-	-	-	-	-	-	-
Pension									
ABP (00015) - 33.41%	211,818.12	-	-	-	-	-	7,420.00	(14,096.98)	190,301.14
ABP (00023) - 89.99%	183,911.27	-	-	-	-	-	6,440.00	(12,239.72)	165,231.55
ABP (00017) - 33.52%	10,360.32	-	-	-	-	-	910.00	(689.50)	8,760.82
ABP (00021) - 78.07%	183,403.36	-	-	-	-	-	6,420.00	(12,205.92)	164,777.44
ABP (00019) - 100.00%	236,771.86	-	-	-	-	-	8,290.00	(15,757.71)	212,724.15
	826,264.93						29,480.00	(54,989.83)	741,795.10
	826,264.93						29,480.00	(54,989.83)	741,795.10
Tobin, Lisa (53)									
Accumulation									
Accum (00004)	189,779.33	-	20,267.61	-	3,040.14	-	-	(12,892.81)	194,113.99
	189,779.33		20,267.61		3,040.14			(12,892.81)	194,113.99
Tobin, Nigel (51)									
Accumulation									
Accum (00003)	143,076.01	-	-	-	-	-	-	(9,522.04)	133,553.97
	143,076.01							(9,522.04)	133,553.97
Tobin, Shirley (81)									
Accumulation									
Accum (00002)	-	366,636.54	-	(250,000.00)	-	-	-	(7,759.05)	108,877.49
Pension									
ABP (00018) - 33.52%	3,368.86	-	-	-	-	-	3,368.28	(0.58)	-
ABP (00020) - 100.00%	238,935.61	-	-	-	-	-	8,370.00	(15,886.18)	214,679.43
ABP (00022) - 78.07%	183,442.14	-	-	-	-	-	6,430.00	(12,196.57)	164,815.57
ABP (00016) - 46.44%	363,330.92	-	-	-	-	-	363,268.26	(62.66)	-
ABP (00024) - 90.15%	183,598.82	-	-	-	-	-	6,430.00	(12,206.99)	164,961.83
ABP (00025) - 46.32%	-	-	-	250,000.00	-	-	9,290.00	(16,621.82)	224,088.18
	972,676.35			250,000.00			397,156.54	(56,974.80)	768,545.01
	972,676.35	366,636.54					397,156.54	(64,733.85)	877,422.50

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	2,131,796.62	366,636.54	20,267.61	-	3,040.14	-	426,636.54	(142,138.53)	1,946,885.56

CALCULATED FUND EARNING RATE: (6.6552)%
 APPLIED FUND EARNING RATE: (6.6552)%

Tobin Superannuation Fund

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	-	-	15,445.19	15,445.19	-	-	0.80
Cash at Bank - Other (Fund)	-	-	-	-	33,727.27	33,727.27	-	-	1.76
					49,172.46	49,172.46			2.56
Domestic Shares									
ActiveX Ardea Real Outcome Bond Fd (M	XARO	644,000.00	25.9170	25.5000	16,690.56	16,422.00	(268.56)	(1.61)	0.86
Amcor Limited	AMC	266,000.00	16.4503	18.0400	4,375.78	4,798.64	422.86	9.66	0.25
Ansell Limited	ANN	142,000.00	32.5221	22.2400	4,618.14	3,158.08	(1,460.06)	(31.62)	0.16
Aristocrat Leisure	ALL	145,000.00	44.7252	34.3800	6,485.16	4,985.10	(1,500.06)	(23.13)	0.26
BetaShares Legg Mason Aust Bond Fnd (BNDS	554,000.00	26.7842	23.3200	14,838.42	12,919.28	(1,919.14)	(12.93)	0.67
Commonwealth Bank of Australia	CBA	70,000.00	102.9643	90.3800	7,207.50	6,326.60	(880.90)	(12.22)	0.33
Computer Share Ltd Ordinary Shares	CPU	106,000.00	16.6339	24.6400	1,763.19	2,611.84	848.65	48.13	0.14
CSL Limited	CSL	28,000.00	304.7046	269.0600	8,531.73	7,533.68	(998.05)	(11.70)	0.39
Elders Limited	ELD	276,000.00	12.5013	12.5900	3,450.37	3,474.84	24.47	0.71	0.18
Endeavour Group Limited	EDV	342,000.00	6.4641	7.5700	2,210.72	2,588.94	378.22	17.11	0.13
ETFS Physical Gold Preference Share	GOLD	540,000.00	22.5689	24.5000	12,187.22	13,250.00	1,042.78	8.56	0.69
Franklin Australian Absolute Return Bon	FRT0027AU	66,419.9641	1.0539	0.9384	70,000.00	62,328.49	(7,671.51)	(10.96)	3.25
Goodman Group	GMG	249,000.00	22.9040	17.8400	5,703.10	4,442.16	(1,260.94)	(22.11)	0.23
JamesHardie Industries PLC	JHX	143,000.00	50.0899	31.7700	7,162.86	4,543.11	(2,619.75)	(36.57)	0.24
Macquarie Group Ltd	MQG	27,000.00	180.2922	164.5100	4,867.89	4,441.77	(426.12)	(8.75)	0.23
Macquarie Group Ltd Capital Note 3	MOGPC	100,000.00	102.8000	102.8000	10,000.00	10,280.00	280.00	2.80	0.54
Magellan Global Fund (Open Class) (Man	MGOC	32,689,000.00	1.9901	2.3200	65,052.82	75,838.48	10,785.66	16.58	3.95
Macquarie Group Ltd Capital Note 4	MQGPD	350,000.00	100.0000	103.1400	35,000.00	36,099.00	1,099.00	3.14	1.88
Medibank Private Limited	MPL	3,850,000.00	2.8000	3.2500	10,780.00	12,512.50	1,732.50	16.07	0.65
Newrest Ordinary Shares	NCM	199,000.00	23.8503	20.8900	4,746.20	4,157.11	(589.09)	(12.41)	0.22
Qualitas Real Estate Income Fund	QRI	56,250,000.00	1.6000	1.3750	90,000.00	77,343.75	(12,656.25)	(14.06)	4.03
Qube Holdings Ltd	QUB	1,611,000.00	3.3725	2.7300	5,433.02	4,398.03	(1,034.99)	(19.05)	0.23
REA Group	REA	21,000.00	153.6924	111.8300	3,227.54	2,348.43	(879.11)	(27.24)	0.12
Solaris Australian Equity Long Short Fund	WHT3859AU	93,484.2207	1.4227	1.3379	133,000.00	125,072.54	(7,927.46)	(5.96)	6.52
Sonic Healthcare	SHL	69,000.00	40.5142	33.0100	2,795.48	2,277.69	(517.79)	(18.52)	0.12
Suncorp-metway.	SUN	443,000.00	12.3270	10.9800	5,460.86	4,864.14	(596.72)	(10.93)	0.25
The Broken Billiton Ltd	BHP	158,000.00	39.2530	41.2500	6,201.98	6,517.50	315.52	5.09	0.34
Transurban City Link Pty Ltd	TCL	333,000.00	14.1762	14.3800	4,720.68	4,788.54	67.86	1.44	0.25
VanEck Australian Resources ETF	MVR	272,000.00	35.8352	31.3700	9,747.17	8,532.64	(1,214.53)	(12.46)	0.44
Westpac Banking Corporation Ordinary S	WBC	205,000.00	25.7634	19.5000	5,281.50	3,997.50	(1,284.00)	(24.31)	0.21
Woolworths Ordinary Shares	WOW	142,000.00	39.1700	35.6000	5,562.14	5,055.20	(506.94)	(9.11)	0.26
					567,102.03	537,887.58	(29,214.45)	(5.15)	28.03

Tobin Superannuation Fund

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
PIMCO Global Bond Fund - Whl Class	ETL0018AU	52,009.6536	1.0055	0.8894	52,295.71	46,257.39	(6,038.32)	(11.55)	2.41
RARE Infrastructure Value Fund - Unhedg	TGP0034AU	49,606.1150	1.2821	1.3082	63,600.00	64,894.72	1,294.72	2.04	3.38
Vgd Ftse Eur Shares ETF Un	VEQ	353.0000	54.8603	55.4600	19,365.68	19,577.38	211.70	1.09	1.02
VNGD All-world Ex-us CDI 1:1	VEU	215.0000	87.3404	72.4300	18,778.19	15,572.45	(3,205.74)	(17.07)	0.81
VNGD AUS Shares ETF Units	VAS	1,652.0000	85.0445	83.7500	140,493.59	138,355.00	(2,138.59)	(1.52)	7.21
Vngd Emerging Mkts ETF Un	VGE	97.0000	77.6695	66.9900	7,533.94	6,498.03	(1,035.91)	(13.75)	0.34
Vngd Intl Shares ETF Un	VGS	845.0000	66.2728	88.6100	56,000.53	74,875.45	18,874.92	33.70	3.90
Vngd Intl Shares H	VGAD	903.0000	76.6212	74.5000	69,188.97	67,273.50	(1,915.47)	(2.77)	3.51
					608,117.33	555,039.71	(53,077.62)	(8.73)	28.92
Unlisted Shares & Equities									
Baharring & District Community Services -		3,000.0000	1.0000	1.0900	3,000.00	3,270.00	270.00	9.00	0.17
					3,000.00	3,270.00	270.00	9.00	0.17
Total Investments					2,078,811.36	1,919,128.86	(159,682.50)	(7.68)	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

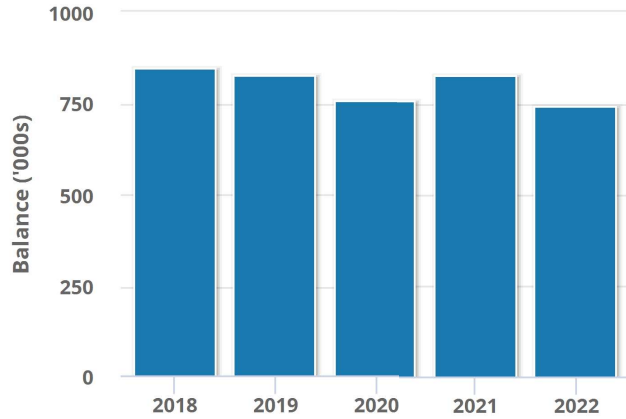
Member Statement

For the year ended 30 June 2022

Member details

Mr Brian John Tobin
Suite 1
342 Harmpton Road
HAMPTON VIC 3188
AUSTRALIA
 Date of Birth: 14/07/1940
 Eligible Service Date: 06/06/1980

Your recent balance history



YOUR OPENING BALANCE
\$826,264.93

(\$84,469.83)
Balance Decrease

YOUR CLOSING BALANCE
\$741,795.10

Your Net Fund Return

(6.6552)%

Your account at a glance

Opening Balance as at 01/07/2021 **\$826,264.93**

What has been deducted from your account

Pension Payments During Period **\$29,480.00**

New Earnings **(\$54,989.83)**

Closing Balance at 30/06/2022 **\$741,795.10**

Member Statement

For the year ended 30 June 2022

Consolidated - Mr Brian John Tobin

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$741,795.10
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$556,578.51
Taxable Component	\$185,216.59

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$741,795.10
-----------------------------------	--------------

NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(6.66)%
--	---------

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mr Brian John Tobin

PENSION ACCOUNT DETAILS

Member ID	00015
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2013
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$211,818.12
---	---------------------

What has been deducted from your account

Pension Payments During Period	\$7,420.00
--------------------------------	------------

New Earnings	(\$14,096.98)
---------------------	----------------------

Closing Balance at 30/06/2022	\$190,301.14
--------------------------------------	---------------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$190,301.14
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$63,588.71
Tax Free Proportion %	33.41%
Taxable Component	\$126,712.43

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mr Brian John Tobin

PENSION ACCOUNT DETAILS

Member ID	00017
Pension Type	ACCOUNT
Pension Commencement Date	10/06/2014
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$10,360.32
---	--------------------

What has been deducted from your account

Pension Payments During Period	\$910.00
--------------------------------	----------

New Earnings	(\$689.50)
---------------------	-------------------

Closing Balance at 30/06/2022	\$8,760.82
--------------------------------------	-------------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$8,760.82
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$2,936.59
Tax Free Proportion %	33.52%
Taxable Component	\$5,824.23

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mr Brian John Tobin

PENSION ACCOUNT DETAILS

Member ID	00019
Pension Type	ACCOUNT
Pension Commencement Date	11/06/2014
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$236,771.86
---	---------------------

What has been deducted from your account

Pension Payments During Period	\$8,290.00
--------------------------------	------------

New Earnings	(\$15,757.71)
---------------------	----------------------

Closing Balance at 30/06/2022	\$212,724.15
--------------------------------------	---------------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$212,724.15
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$212,724.15
Tax Free Proportion %	100.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mr Brian John Tobin

PENSION ACCOUNT DETAILS

Member ID	00021
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2015
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$183,403.36
---	---------------------

What has been deducted from your account

Pension Payments During Period	\$6,420.00
--------------------------------	------------

New Earnings	(\$12,205.92)
---------------------	----------------------

Closing Balance at 30/06/2022	\$164,777.44
--------------------------------------	---------------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$164,777.44
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$128,635.76
Tax Free Proportion %	78.07%
Taxable Component	\$36,141.68

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mr Brian John Tobin

PENSION ACCOUNT DETAILS

Member ID	00023
Pension Type	ACCOUNT
Pension Commencement Date	30/06/2016
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$183,911.27
---	---------------------

What has been deducted from your account

Pension Payments During Period	\$6,440.00
--------------------------------	------------

New Earnings	(\$12,239.72)
---------------------	----------------------

Closing Balance at 30/06/2022	\$165,231.55
--------------------------------------	---------------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$165,231.55
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$148,693.30
Tax Free Proportion %	89.99%
Taxable Component	\$16,538.25

Member Statement

For the year ended 30 June 2022

YOUR BENEFICIARY(s) - Mr Brian John Tobin

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Lorient

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

Member Statement

For the year ended 30 June 2022

Member details

Mrs Shirley Elaine Tobin

Suite 1

342 Harmpton Road

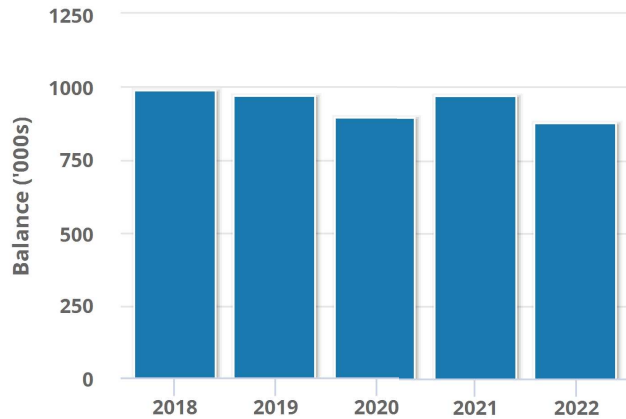
HAMPTON VIC 3188

AUSTRALIA

Date of Birth: 15/10/1940

Eligible Service Date: 06/06/1980

Your recent balance history



YOUR OPENING BALANCE

\$972,676.35

(\$95,253.85)

Balance Decrease

YOUR CLOSING BALANCE

\$877,422.50

Your Net Fund Return

(6.6552)%

Your account at a glance

Opening Balance as at 01/07/2021

\$972,676.35

What has been added to your account

Internal Transfers \$366,636.54

Purchase Price of Pension \$250,000.00

What has been deducted from your account

Pension Payments During Period \$30,520.00

Transfers to Pension Account \$250,000.00

Withdrawals/Rollouts \$366,636.54

New Earnings

(\$64,733.85)

Closing Balance at 30/06/2022

\$877,422.50

Member Statement

For the year ended 30 June 2022

Consolidated - Mrs Shirley Elaine Tobin

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$877,422.50
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$649,887.05
Taxable Component	\$227,535.45

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$877,422.50
-----------------------------------	--------------

NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(6.66)%
--	---------

Member Statement

For the year ended 30 June 2022

Accumulation Account - Mrs Shirley Elaine Tobin

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$0.00
What has been added to your account	
Internal Transfers	\$366,636.54
What has been deducted from your account	
Transfers to Pension Account	\$250,000.00
New Earnings	(\$7,759.05)
Closing Balance at 30/06/2022	\$108,877.49

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$108,877.49
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$54,030.58
Taxable Component	\$54,846.91

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Shirley Elaine Tobin

PENSION ACCOUNT DETAILS

Member ID	00016
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2013
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$363,330.92
---	---------------------

What has been deducted from your account

Withdrawals/Rollouts	\$363,268.26
----------------------	--------------

New Earnings	(\$62.66)
---------------------	------------------

Closing Balance at 30/06/2022	\$0.00
--------------------------------------	---------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	0.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Shirley Elaine Tobin

PENSION ACCOUNT DETAILS

Member ID	00018
Pension Type	ACCOUNT
Pension Commencement Date	10/06/2014
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$3,368.86
---	-------------------

What has been deducted from your account

Withdrawals/Rollouts	\$3,368.28
----------------------	------------

New Earnings	(\$0.58)
---------------------	-----------------

Closing Balance at 30/06/2022	\$0.00
--------------------------------------	---------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	0.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Shirley Elaine Tobin

PENSION ACCOUNT DETAILS

Member ID	00020
Pension Type	ACCOUNT
Pension Commencement Date	11/06/2014
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$238,935.61
What has been deducted from your account	
Pension Payments During Period	\$8,370.00
New Earnings	(\$15,886.18)
Closing Balance at 30/06/2022	\$214,679.43

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$214,679.43
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$214,679.43
Tax Free Proportion %	100.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Shirley Elaine Tobin

PENSION ACCOUNT DETAILS

Member ID	00022
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2015
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$183,442.14
---	---------------------

What has been deducted from your account

Pension Payments During Period	\$6,430.00
--------------------------------	------------

New Earnings	(\$12,196.57)
---------------------	----------------------

Closing Balance at 30/06/2022	\$164,815.57
--------------------------------------	---------------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$164,815.57
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$128,665.53
Tax Free Proportion %	78.07%
Taxable Component	\$36,150.04

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Shirley Elaine Tobin

PENSION ACCOUNT DETAILS

Member ID	00024
Pension Type	ACCOUNT
Pension Commencement Date	30/06/2016
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$183,598.82
---	---------------------

What has been deducted from your account

Pension Payments During Period	\$6,430.00
--------------------------------	------------

New Earnings	(\$12,206.99)
---------------------	----------------------

Closing Balance at 30/06/2022	\$164,961.83
--------------------------------------	---------------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$164,961.83
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$148,705.16
Tax Free Proportion %	90.15%
Taxable Component	\$16,256.67

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Shirley Elaine Tobin

PENSION ACCOUNT DETAILS

Member ID	00025
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2021
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$0.00
---	---------------

What has been added to your account

Purchase Price of Pension	\$250,000.00
---------------------------	--------------

What has been deducted from your account

Pension Payments During Period	\$9,290.00
--------------------------------	------------

New Earnings	(\$16,621.82)
---------------------	----------------------

Closing Balance at 30/06/2022	\$224,088.18
--------------------------------------	---------------------

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$224,088.18
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$103,806.35
Tax Free Proportion %	46.32%
Taxable Component	\$120,281.83

Member Statement

For the year ended 30 June 2022

YOUR BENEFICIARY(s) - Mrs Shirley Elaine Tobin

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Lorient

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

Member Statement

For the year ended 30 June 2022

Member details

Nigel James Tobin

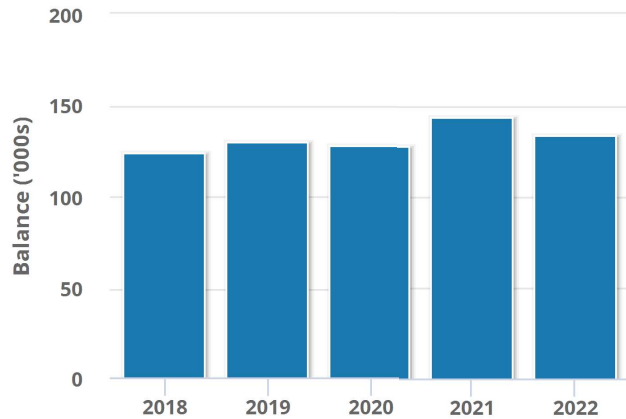
Suite 1

**342 Harmpton Road
HAMPTON VIC 3188
AUSTRALIA**

Date of Birth: 05/11/1970

Eligible Service Date: 01/06/1988

Your recent balance history



YOUR OPENING BALANCE

\$143,076.01

(\$9,522.04)

Balance Decrease

YOUR CLOSING BALANCE

\$133,553.97

Your Net Fund Return

(6.6552)%

Your account at a glance

Opening Balance as at 01/07/2021	\$143,076.01
New Earnings	(\$9,522.04)
Closing Balance at 30/06/2022	\$133,553.97

Member Statement

For the year ended 30 June 2022

Consolidated - Nigel James Tobin

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$30.29
Preserved (Generally available once you retire, after reaching your preservation age)	\$133,523.68

YOUR TAX COMPONENTS

Tax Free Component	\$6,940.76
Taxable Component	\$126,613.21

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$133,553.97
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(6.66)%
--	---------

Member Statement

For the year ended 30 June 2022

Accumulation Account - Nigel James Tobin

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$143,076.01
New Earnings	(\$9,522.04)
Closing Balance at 30/06/2022	\$133,553.97

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$30.29
Preserved (Generally available once you retire, after reaching your preservation age)	\$133,523.68

YOUR TAX COMPONENTS

Tax Free Component	\$6,940.76
Taxable Component	\$126,613.21

Member Statement

For the year ended 30 June 2022

YOUR BENEFICIARY(s) - Nigel James Tobin

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Loriente

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

Member Statement

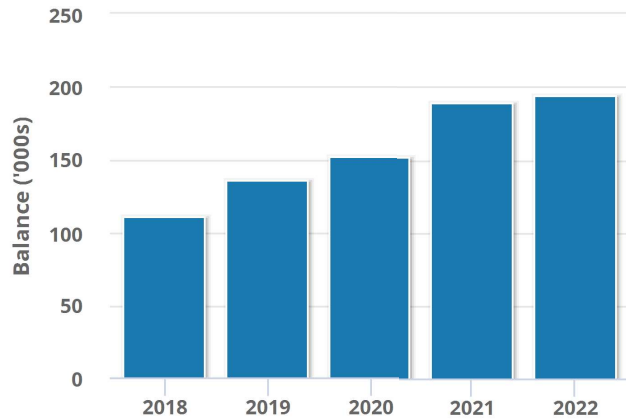
For the year ended 30 June 2022

Member details

Lisa Anne Tobin
Suite 1
342 Hampton Road
HAMPTON VIC 3188

Date of Birth: 08/10/1968
 Eligible Service Date: 01/06/1988

Your recent balance history



YOUR OPENING BALANCE
\$189,779.33

\$4,334.66
 Balance Increase

YOUR CLOSING BALANCE
\$194,113.99

Your Net Fund Return

(6.6552)%

Your account at a glance

Opening Balance as at 01/07/2021 **\$189,779.33**

What has been added to your account

Employer Concessional Contributions	\$267.61
Self-Employed Concessional Contributions	\$20,000.00

What has been deducted from your account

Contribution Tax	\$3,040.14
------------------	------------

New Earnings **(\$12,892.81)**

Closing Balance at 30/06/2022 **\$194,113.99**

Member Statement

For the year ended 30 June 2022

Consolidated - Lisa Anne Tobin

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$194,113.99

YOUR TAX COMPONENTS

Tax Free Component	\$4,722.25
Taxable Component	\$189,391.74

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$194,113.99
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(6.66)%
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Member Statement

For the year ended 30 June 2022

Accumulation Account - Lisa Anne Tobin

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$189,779.33
What has been added to your account	
Employer Concessional Contributions	\$267.61
Self-Employed Concessional Contributions	\$20,000.00
What has been deducted from your account	
Contribution Tax	\$3,040.14
New Earnings	(\$12,892.81)
Closing Balance at 30/06/2022	\$194,113.99

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$194,113.99

YOUR TAX COMPONENTS

Tax Free Component	\$4,722.25
Taxable Component	\$189,391.74

Member Statement

For the year ended 30 June 2022

YOUR BENEFICIARY(S) - Lisa Anne Tobin

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Lorient

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084
