
Workpapers - 2022 Financial Year

Studenslater Superannuation Fund

Preparer: Louisse Montiel

Reviewer: Steven Lee

Printed: 19 August 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$20,079.90)	(\$13,829.32)	45.2%	Completed
24700	Changes in Market Values of Investments	\$23,480.27	(\$120,737.20)	(119.45)%	Completed
24800	Changes in Market Values of Other Assets		\$9,329.95	100%	Completed
25000	Interest Received	(\$63.78)	(\$113.12)	(43.62)%	Completed
30100	Accountancy Fees	\$925.00	\$995.00	(7.04)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
31500	Bank Charges		\$12.50	100%	Completed
41600	Pensions Paid	\$51,000.00	\$35,000.00	45.71%	Completed
48500	Income Tax Expense	(\$8,199.24)	(\$5,767.42)	42.16%	Completed
49000	Profit/Loss Allocation Account	(\$47,871.35)	\$94,400.61	(150.71)%	Completed
50000	Members	(\$463,729.78)	(\$511,601.13)	(9.36)%	Completed
60400	Bank Accounts	\$32,015.91	\$96,600.26	(66.86)%	Completed
77600	Shares in Listed Companies (Australian)	\$423,514.63	\$409,233.45	3.49%	Completed
85000	Income Tax Payable /Refundable	\$8,199.24	\$5,767.42	42.16%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23900 - Dividends Received

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANZ.AX	Australia And New Zealand Banking Group Limited	(\$1,420.00)	(\$600.00)	136.67%
BOL.AX	Boom Logistics Limited - Ordinary Fully Paid	(\$240.00)	(\$160.00)	50%
BSL.AX	Bluescope Steel Limited	(\$805.23)	(\$163.38)	392.86%
CBA.AXW	Commonwealth Bank Of Australia.	(\$2,625.00)	(\$1,736.00)	51.21%
EDV.AX	Endeavour Group Limited	(\$201.44)		100%
EHL.AX	Emeco Holdings Limited	(\$750.00)		100%
EYE.AX	Nova EYE Medical Limited		(\$1,350.00)	100%
FMG.AX	Fortescue Metals Group Ltd	(\$5,940.00)	(\$4,940.00)	20.24%
MML.AX	Medusa Mining Limited - Ordinary Fully Paid	(\$20.00)	(\$50.00)	(60)%
MYR.AX	Myer Holdings Limited	(\$600.00)		100%
NAB.AX	National Australia Bank Limited	(\$1,786.89)	(\$752.10)	137.59%
SXY.AX	Senex Energy Limited	(\$116.40)	(\$171.08)	(31.96)%
TLS.AX	Telstra Corporation Limited.	(\$1,280.00)	(\$1,280.00)	0%
WBC.AX	Westpac Banking Corporation	(\$1,452.00)	(\$1,068.00)	35.96%
WOW.AX	Woolworths Group Limited	(\$971.02)	(\$1,043.33)	(6.93)%
WPL.AX	Woodside Petroleum Ltd	(\$1,871.92)	(\$515.43)	263.18%

TOTAL	CY Balance	LY Balance
	(\$20,079.90)	(\$13,829.32)

Supporting Documents

- Investment Income Comparison Report [Report](#)
- Dividend Reconciliation Report [Report](#)
- Dividends.pdf
- EHL_Dividend_Advice_2022_04_06.pdf [EHL.AX](#)
- EHL_Dividend_Advice_2021_09_30.pdf [EHL.AX](#)
- SXY_Payment_Advice_2021_09_24.pdf [SXY.AX](#)
- SXY_Payment_Advice_2022_03_10.pdf [SXY.AX](#)

Standard Checklist

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

Studenslater Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
ANZ.AX Australia And New Zealand Banking Group Limited										
01/07/2021	700.00	0.00	700.00	300.00						
16/12/2021	720.00	0.00	720.00	308.57						
	1,420.00	0.00	1,420.00	608.57						
BOL.AX Boom Logistics Limited - Ordinary Fully Paid										
05/11/2021	160.00	160.00	0.00	0.00						
06/04/2022	80.00	80.00	0.00	0.00						
	240.00	240.00	0.00	0.00						
BSL.AX Bluescope Steel Limited										
13/10/2021	513.48	513.48	0.00	0.00						
29/03/2022	291.75	291.75	0.00	0.00						
	805.23	805.23	0.00	0.00						
CBA.AX Commonwealth Bank Of Australia.										
29/09/2021	1,400.00	0.00	1,400.00	600.00						
30/03/2022	1,225.00	0.00	1,225.00	525.00						
	2,625.00	0.00	2,625.00	1,125.00						

Studenslater Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
EDV.AX Endeavour Group Limited										
22/09/2021	72.31	0.00	72.31	30.99						
28/03/2022	129.13	0.00	129.13	55.34						
	201.44	0.00	201.44	86.33						
EHL.AX Emeco Holdings Limited										
14/10/2021	375.00	0.00	375.00	160.71						
06/04/2022	375.00	0.00	375.00	160.71						
	750.00	0.00	750.00	321.42						
FMG.AX Fortescue Metals Group Ltd										
30/09/2021	4,220.00	0.00	4,220.00	1,808.57						
30/03/2022	1,720.00	0.00	1,720.00	737.14						
	5,940.00	0.00	5,940.00	2,545.71						
MML.AX Medusa Mining Limited - Ordinary Fully Paid										
19/11/2021	20.00	20.00	0.00	0.00						
	20.00	20.00	0.00	0.00						
MYR.AX Myer Holdings Limited										
12/05/2022	600.00	0.00	600.00	257.14						

Studenslater Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
	600.00	0.00	600.00	257.14						
NAB.AX National Australia Bank Limited										
02/07/2021	844.20	0.00	844.20	361.80						
15/12/2021	942.69	0.00	942.69	404.01						
	1,786.89	0.00	1,786.89	765.81						
SXY.AX Senex Energy Limited										
24/09/2021	58.20	108.20						50.00		
10/03/2022	58.20	108.20						50.00		
	116.40	216.40						100.00		
TLS.AX Telstra Corporation Limited.										
23/09/2021	640.00	0.00	640.00	274.29						
01/04/2022	640.00	0.00	640.00	274.29						
	1,280.00	0.00	1,280.00	548.58						
WBC.AX Westpac Banking Corporation										
21/12/2021	720.00	0.00	720.00	308.57						
24/06/2022	732.00	0.00	732.00	313.71						
	1,452.00	0.00	1,452.00	622.28						

Studenslater Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
WOW.AX Woolworths Group Limited										
08/10/2021	568.15	0.00	568.15	243.49						
13/04/2022	402.87	0.00	402.87	172.66						
	971.02	0.00	971.02	416.15						
WPL.AX Woodside Petroleum Ltd										
24/09/2021	410.34	0.00	410.34	175.86						
23/03/2022	1,461.58	0.00	1,461.58	626.39						
	1,871.92	0.00	1,871.92	802.25						
	20,079.90	1,281.63	18,898.27	8,099.24				100.00		

Studenslater Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	20,079.90	1,281.63	18,898.27	8,099.24				100.00		

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	1,281.63	J
Franked Dividends	18,898.27	K
Franking Credits	8,099.24	L

Studenslater Superannuation Fund

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
ANZ.AX	Australia And New Zealand Banking Group Limited	01/07/2021	700.00	300.00	01/07/2021	10/05/2021	1,000.00	1,000.00	0.7000	700.00	300.00
ANZ.AX	Australia And New Zealand Banking Group Limited	16/12/2021	720.00	308.57	16/12/2021	08/11/2021	1,000.00	1,000.00	0.7200	720.00	308.57
BOL.AX	Boom Logistics Limited - Ordinary Fully Paid	05/11/2021	160.00	0.00	05/11/2021	29/09/2021	16,000.00	16,000.00	0.0100	160.00	0.00
BOL.AX	Boom Logistics Limited - Ordinary Fully Paid	06/04/2022	80.00	0.00	06/04/2022	17/03/2022	16,000.00	16,000.00	0.0050	80.00	0.00
BSL.AX	Bluescope Steel Limited	13/10/2021	513.48	0.00	13/10/2021	07/09/2021	1,167.00	1,167.00	0.4400	513.48	0.00
BSL.AX	Bluescope Steel Limited	29/03/2022	291.75	0.00	29/03/2022	25/02/2022	1,167.00	1,167.00	0.2500	291.75	0.00
CBA.AX	Commonwealth Bank Of Australia.	29/09/2021	1,400.00	600.00	29/09/2021	17/08/2021	700.00	700.00	2.0000	1,400.00	600.00
CBA.AX	Commonwealth Bank Of Australia.	30/03/2022	1,225.00	525.00	30/03/2022	16/02/2022	700.00	700.00	1.7500	1,225.00	525.00
EDV.AX	Endeavour Group Limited	22/09/2021	72.31	30.99	22/09/2021	01/09/2021	1,033.00	1,033.00	0.0700	72.31	30.99
EDV.AX	Endeavour Group Limited	28/03/2022	129.13	55.34	28/03/2022	01/03/2022	1,033.00	1,033.00	0.1250	129.12	55.34
EHL.AX	Emeco Holdings Limited				30/09/2021	08/09/2021	30,000.00	30,000.00	0.0125	375.00	160.71
EHL.AX	Emeco Holdings Limited	14/10/2021	375.00	160.71							
EHL.AX	Emeco Holdings Limited	06/04/2022	375.00	160.71	06/04/2022	22/03/2022	30,000.00	30,000.00	0.0125	375.00	160.71
FMG.AX	Fortescue Metals Group Ltd	30/09/2021	4,220.00	1,808.57	30/09/2021	06/09/2021	2,000.00	2,000.00	2.1100	4,220.00	1,808.57
FMG.AX	Fortescue Metals Group Ltd	30/03/2022	1,720.00	737.14	30/03/2022	28/02/2022	2,000.00	2,000.00	0.8600	1,720.00	737.14
MML.AX	Medusa Mining Limited - Ordinary Fully Paid	19/11/2021	20.00	0.00	19/11/2021	04/11/2021	1,000.00	1,000.00	0.0200	20.00	0.00
MYR.AX	Myer Holdings Limited	12/05/2022	600.00	257.14	12/05/2022	23/03/2022	40,000.00	40,000.00	0.0150	600.00	257.14
NAB.AX	National Australia Bank Limited	02/07/2021	844.20	361.80	02/07/2021	13/05/2021	1,407.00	1,407.00	0.6000	844.20	361.80
NAB.AX	National Australia Bank Limited	15/12/2021	942.69	404.01	15/12/2021	15/11/2021	1,407.00	1,407.00	0.6700	942.69	404.01

Studenslater Superannuation Fund

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
SXY.AX	Senex Energy Limited	24/09/2021	108.20								
SXY.AX	Senex Energy Limited	10/03/2022	108.20								
TLS.AX	Telstra Corporation Limited.	23/09/2021	640.00	274.29	23/09/2021	25/08/2021	8,000.00	8,000.00	0.0800	640.00	274.29
TLS.AX	Telstra Corporation Limited.	01/04/2022	640.00	274.29	01/04/2022	02/03/2022	8,000.00	8,000.00	0.0800	640.00	274.29
WBC.AX	Westpac Banking Corporation	21/12/2021	720.00	308.57	21/12/2021	05/11/2021	1,200.00	1,200.00	0.6000	720.00	308.57
WBC.AX	Westpac Banking Corporation	24/06/2022	732.00	313.71	24/06/2022	19/05/2022	1,200.00	1,200.00	0.6100	732.00	313.71
WOW.AX	Woolworths Group Limited	08/10/2021	568.15	243.49	08/10/2021	02/09/2021	1,033.00	1,033.00	0.5500	568.15	243.49
WOW.AX	Woolworths Group Limited	13/04/2022	402.87	172.66	13/04/2022	03/03/2022	1,033.00	1,033.00	0.3900	402.87	172.66
WPL.AX	Woodside Petroleum Ltd	24/09/2021	410.34	175.86	24/09/2021	30/08/2021	1,000.00	1,000.00	0.4103	410.34	175.86
WPL.AX	Woodside Petroleum Ltd	23/03/2022	1,461.58	626.39	23/03/2022	24/02/2022	1,000.00	1,000.00	1.4616	1,461.58	626.39
			20,179.90	8,099.24					14.6519	20,179.90	8,099.24
			20,179.90	8,099.24					14.6519	20,179.90	8,099.24

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



2021 Interim Dividend Statement

149565 000 NAB



MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

X0044156148

Summary of key information

Payment Date 2 July 2021
Record Date 14 May 2021
TFN/ABN status Not Quoted
ASX code NAB
Direct Credit Reference No. 999918

Interim Dividend for the year ending 30 September 2021

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit	Dividend Summary
1,407	60 cents	\$0.00	\$844.20	\$361.80	1,407 shares x 60 cents = \$844.20

Payment details

The cash dividend amount of \$844.20 has been credited to:

MACQUARIE BANK LTD
BSB: 184-446 ACC: *****7237

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount \$844.20



1 115409 000 ANZ
 MR STUART SLATER &
 MRS DENISE SLATER
 <STUDEN SLATER A/C>
 148/123 SANTA CRUZ BOULEVARD
 CLEAR ISLAND WATERS QLD 4226

NEED ASSISTANCE?

-  anz.com/shareholder/centre
anzshareregistry@computershare.com.au
-  Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia
-  1800 113 399 (within Australia)
 0800 174 007 (within New Zealand)
 +61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

X 0044156148

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


Payment in Australian dollars

DIVIDEND ADVICE

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

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
1,000	A\$700.00	A\$0.00	A\$700.00	A\$300.00

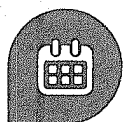
The dividend is 100% franked at the Australian company tax rate of 30%.
 A NZ Imputation Credit of **NZ\$80.00** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.
 Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

PAYMENT INSTRUCTIONS 

MACQUARIE BANK LTD

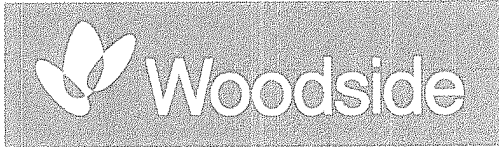
BSB:	184-446
Account number:	122607237
Payment reference:	573025
PAYMENT AMOUNT:	A\$700.00

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



UPCOMING EVENTS

28 October 2021
 Full Year Results announced



Update Your Information:

www.investorcentre.com/wpl



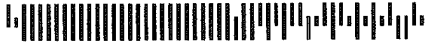
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



061115 000 WPL



MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WPL
TFN/ABN Status	Quoted
Record Date	31 August 2021
Payment Date	24 September 2021
Direct Credit Reference No.	562262

DIVIDEND STATEMENT

The statement below represents your interim dividend for the half year ended 30 June 2021. This dividend is paid at the rate of 30 US cents (equivalent to 41.034058 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 31 August 2021.

This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$0.41034058	1,000	A\$410.34	A\$0.00	A\$410.34
Net Payment					A\$410.34
Australian Franking Credit					A\$175.86

VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wpl. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

1. You should retain this statement to assist you in preparing your tax return.
2. If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXXXX37

Amount Deposited
A\$410.34

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instructions.



Senex Energy Limited

ABN 50 008 942 827

003159 000 SXY
MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Update your information:

Online:
www.computershare.com.au/easyupdate/SXY

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	SXY
TFN/ABN Status	Not Quoted
Record Date	1 September 2021
Payment Date	24 September 2021
Direct Credit Reference No.	805617

2021 Final Dividend

Dear Shareholder,

The payment below represents your final dividend for the year ended 30 June 2021.

The final dividend of 5 cents per share is payable on shares registered in your name and entitled to participate as at the record date 1 September 2021. For Australian income tax purposes, the dividend is 100% unfranked and has been declared to be nil conduit foreign income.

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

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	5 cents	2,164	\$0.00	\$108.20	\$108.20
				Less resident withholding tax	\$50.00
				Net Payment	\$58.20
				Franking Credit	\$0.00

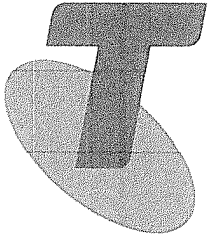
Note: You should retain this statement to assist you in preparing your tax return.

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXXX37

Amount Deposited
AUD\$58.20

Payment Advice



TELSTRA CORPORATION LIMITED
ABN: 33 051 775 556

MR STUART SLATER & MRS DENISE SLATER (STUDEN SLATER
A/C)
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

All Registry communications to:
TELSTRA CORPORATION LIMITED
PO Box A942 SYDNEY SOUTH NSW 1234
Telephone: 1300 88 66 77
ASX Code: TLS
Email: telstra@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6148
Payment Date: 23 September 2021
Record Date: 26 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	8,000	\$0.00	\$640.00	\$640.00	\$274.29
					Less Withholding Tax	\$0.00
					Net Amount	AUD 640.00
Represented By:					Direct Credit amount	AUD 640.00

BANKING INSTRUCTIONS

The amount of AUD 640.00 was deposited to the bank account detailed below:

MACQUARIE BANK

S & D SLATER S/F
BSB: 184-446 ACC: *****7237

DIRECT CREDIT REFERENCE NO.: 1264956718

FRANKING INFORMATION

Franked Rate per Share	\$0.08
Franking Percentage	100%
Company Tax Rate	30%

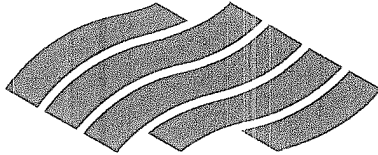
The final dividend for the period ended 30 June 2021 is comprised of a final ordinary dividend of 5 cents per share and a final special dividend of 3 cents per share, both fully franked at the company tax rate of 30%.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



BlueScope

BLUESCOPE STEEL LIMITED

ABN: 16 000 011 058

**MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER
A/C>**

148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

All Registry communications to:

Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 855 998

ASX Code: **BSL**

Email: bluescopesteel@linkmarketservices.com.au

Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6148

Payment Date: 13 October 2021

Record Date: 08 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
BSL - ORDINARY FULLY PAID SHARES	\$0.44	1,167	\$513.48	\$0.00	\$513.48	\$0.00
			Less Withholding Tax		\$0.00	
			Net Amount		AUD 513.48	
			Represented By:			
			Direct Credit amount		AUD 513.48	

BANKING INSTRUCTIONS

The amount of AUD 513.48 was deposited to the bank account detailed below:

MACQUARIE BANK

STUDEN SLATER S/F
BSB: 184-446 ACC: *****7237

DIRECT CREDIT REFERENCE NO.: 1268025671

AUSTRALIAN TAX INFORMATION (A\$)

Income Description	Amount
Conduit Foreign Income (CFI)	\$513.48
Nil CFI	\$0.00
Total unfranked Income	\$513.48

Withholding tax is not payable by non-residents on the Conduit Foreign Income portion of the unfranked dividend amount.
The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

The details above relate to a final unfranked dividend of \$0.25 per share and a special unfranked dividend of \$0.19 per share payable on ordinary shares entitled to participate in the dividend at the record date. This dividend is declared to be conduit foreign income.

IMPORTANT: Payments to shareholders with a registered address in Australia, Switzerland, United Kingdom, Hong Kong, New Zealand, Singapore or the United States of America are paid by direct credit only. It is therefore important that you provide, or if required, update your banking instructions; otherwise future dividend payments may be delayed.

Currency Options: Our Share Registry offers a foreign direct credit facility that allows you to receive future dividends in a number of different currencies. Once you log into the Investor Centre, go to Payment Instructions from the Payments & Tax tab at the top of the page, where you can obtain further information and provide banking instructions in your choice of currency.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice

WOOLWORTHS GROUP

All Registry communications to:

C/- Link Market Services Limited
Locked Bag A14, Sydney South NSW 1235
Telephone: 1300 368 664
ASX Code: **WOW**
Email: woolworths@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

WOOLWORTHS GROUP LIMITED

ABN: 88 000 014 675

MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER
A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

DIVIDEND STATEMENT

Reference No.: X*****6148
Payment Date: 08 October 2021
Record Date: 03 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.55	1,033	\$0.00	\$568.15	\$568.15	\$243.49
						Less Withholding Tax
						\$0.00
						Net Amount
						AUD 568.15
						Represented By:
						Direct Credit amount
						AUD 568.15

BANKING INSTRUCTIONS

The amount of AUD 568.15 was deposited to the bank account detailed below:

MACQUARIE BANK
S & D SLATER
BSB: 184-446 ACC: *****7237
DIRECT CREDIT REFERENCE NO.: 1267051690

FRANKING INFORMATION

Franked Rate per Share	\$0.55
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.


Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.
Please ensure your details are current by viewing and updating via the online service centre.



MEDUSA
Medusa Mining Limited
ABN 60 099 377 849

— 001076 000 MML
MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Update your information:

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

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

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	MML
TFN/ABN Status	Quoted
Record Date	5 November 2021
Payment Date	19 November 2021
Direct Credit Reference No.	800822

2021 Dividend

Dear Shareholder,

This payment represents a dividend of 2 cents per share for the year ended 30 June 2021. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 5 November 2021. This payment is 100% unfranked and has been declared to be NIL conduit foreign income.

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

Peter Alphonso
Company Secretary

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	2 Cents	1,000	\$0.00	\$20.00	\$20.00
				Net Payment	\$20.00
				Franking Credit	\$0.00

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

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXXXX37

Amount Deposited
AUD\$20.00

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



Boom Logistics Limited ABN 28 095 466 961

001253 000 BOL
MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Update your information:

Online:
www.computershare.com.au/easyupdate/BOL

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

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code BOL
TFN/ABN Status Quoted
Record Date 30 September 2021
Payment Date 5 November 2021
Direct Credit Reference No. 801654

2021 Final Dividend

Dear Shareholder,

This payment represents a final dividend of 1 cent per share for the year ended 30 June 2021. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 30 September 2021. This payment is 100% unfranked and is declared to be NIL Conduit Foreign Income.

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

Tony Spassopoulos
Managing Director and Chief Executive Officer

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	1 cent	16,000	\$0.00	\$160.00	\$160.00
				Net Payment	\$160.00
				Franking Credit	\$0.00

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

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

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXX37

Amount Deposited
AUD\$160.00



F 116918 000 ANZ
 MR STUART SLATER &
 MRS DENISE SLATER
 <STUDEN SLATER A/C>
 148/123 SANTA CRUZ BOULEVARD
 CLEAR ISLAND WATERS QLD 4226

NEED ASSISTANCE?

- 
anz.com/shareholder/centre
anzshareregistry@computershare.com.au
- 
 Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia
- 
 1800 113 399 (within Australia)
 0800 174 007 (within New Zealand)
 +61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

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


Payment in Australian dollars

DIVIDEND ADVICE

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

NUMBER OF SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
1,000	A\$720.00	A\$0.00	A\$720.00	A\$308.57

The dividend is 100% franked at the Australian company tax rate of 30%.
 A NZ Imputation Credit of **NZ\$80.00** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.
 Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

PAYMENT INSTRUCTIONS 

MACQUARIE BANK LTD

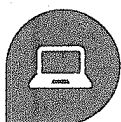
BSB: XXX-XXX

Account number: XXXXXX37

Payment reference: 568528

PAYMENT AMOUNT: A\$720.00

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



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



All registry communications to:
 Link Market Services Limited
 Locked Bag A6015, Sydney South NSW 1235
 Telephone (free call in Australia): +61 1800 804 255
 ASX Code: WBC
 Email: westpac@linkmarketservices.com.au
 Website: linkmarketservices.com.au



305260
 MR STUART SLATER &
 MRS DENISE SLATER
 <STUDEN SLATER A/C>
 148/123 SANTA CRUZ BOULEVARD
 CLEAR ISLAND WATERS QLD 4226

Key details

Payment date: 21 December 2021
Record date: 8 November 2021
SRN/HIN: X*****6148
TFN/ABN status: RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2021
 This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	1,200	60 cents	\$0.00	\$720.00	\$720.00	\$308.57
Net dividend amount					\$720.00	
***New Zealand Imputation Credit (NZIC)						NZD84.00

[#] The final dividend of 60 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 7 cents per share over 2021. All amounts are in Australian dollars unless otherwise stated.
^{***} Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS


MACQUARIE BANK
BSB: 184-446
ACC: ***7237**
ACCOUNT NAME: STUDEN SLATER SUPERFUND
PAYMENT REFERENCE NUMBER: 1269318453

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

Please keep this statement for your tax records.
 It can also be accessed online in Link's Investor Centre, see over for login instructions.



2021 Final Dividend Statement

1 46478 000 NAB

 MR STUART SLATER &
 MRS DENISE SLATER
 <STUDEN SLATER A/C>
 148/123 SANTA CRUZ BOULEVARD
 CLEAR ISLAND WATERS QLD 4226

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date	15 December 2021
Record Date	16 November 2021
TFN/ABN status	Not Quoted
ASX code	NAB
Direct Credit Reference No.	492892

Final Dividend for the year ended 30 September 2021

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit	Dividend Summary
1,407	67 cents	\$0.00	\$942.69	\$404.01	1,407 shares x 67 cents = \$942.69

Payment details

The cash dividend amount of \$942.69 has been credited to:

MACQUARIE BANK LTD
BSB: 184-446 ACC: *****7237

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand tax resident shareholders

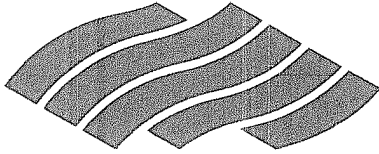
New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.01 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

The aggregate of the dividend amount together with the attached New Zealand imputation credits is NZ\$990.41.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount \$942.69

Payment Advice



BlueScope

BLUESCOPE STEEL LIMITED

ABN: 16 000 011 058

**MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER
A/C>**

148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

All Registry communications to:

Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 855 998
ASX Code: **BSL**
Email: bluescopesteel@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6148
Payment Date: 29 March 2022
Record Date: 28 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
BSL - ORDINARY FULLY PAID SHARES	\$0.25	1,167	\$291.75	\$0.00	\$291.75	\$0.00
			Less Withholding Tax		\$0.00	
			Net Amount		AUD 291.75	
			Represented By:			
			Direct Credit amount		AUD 291.75	

BANKING INSTRUCTIONS

The amount of AUD 291.75 was deposited to the bank account detailed below:

MACQUARIE BANK

STUDEN SLATER S/F
BSB: 184-446 ACC: *****7237

DIRECT CREDIT REFERENCE NO.: 1276084154

AUSTRALIAN TAX INFORMATION (A\$)

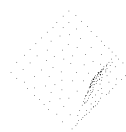
Income Description	Amount
Conduit Foreign Income (CFI)	\$291.75
Nil CFI	\$0.00
Total unfranked Income	\$291.75

Withholding tax is not payable by non-residents on the Conduit Foreign Income portion of the unfranked dividend amount.
The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:

Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

**MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER
A/C>**

148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

DIVIDEND STATEMENT

Reference No.: X*****6148
Payment Date: 30 March 2022
Record Date: 17 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$1.75	700	\$0.00	\$1,225.00	\$1,225.00	\$525.00
			Less Withholding Tax		\$0.00	
			Net Amount		AUD 1,225.00	
			Represented By:			
			Direct Credit amount		AUD 1,225.00	

BANKING INSTRUCTIONS

The amount of AUD 1,225.00 was deposited to the bank account detailed below:

MACQUARIE BANK

STUDENSLATER SUPERANNUATION FUND
BSB: 184-446 ACC: *****7237

DIRECT CREDIT REFERENCE NO.: 1272209805

FRANKING INFORMATION

Franked Rate per Share	\$1.75
Franking Percentage	100%
Company Tax Rate	30%

New Zealand Imputation Credit in NZD

\$70.00

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.10 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice

**All Registry communications to:**

Endeavour Group Limited
Locked Bag A14, Sydney South NSW 1235
Telephone: + 61 1300 420 545
ASX Code: **EDV**
Email: endeavour@linkmarketservices.com.au
Website: www.endeavourgroup.com.au

ENDEAVOUR GROUP LIMITED**ABN: 77 159 767 843****MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER
A/C>**

148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

DIVIDEND STATEMENT

Reference No.: X*****6148

Payment Date: 28 March 2022

Record Date: 02 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
EDV - ORDINARY SHARES	\$0.125	1,033	\$0.00	\$129.13	\$129.13	\$55.34
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 129.13	
		Represented By:				
		Direct Credit amount			AUD 129.13	

BANKING INSTRUCTIONS

The amount of AUD 129.13 was deposited to the bank account detailed below:

MACQUARIE BANK

S & D SLATER

BSB: 184-446 **ACC:** *****7237

DIRECT CREDIT REFERENCE NO.: 1273818188

FRANKING INFORMATION

Franked Rate per Share	\$0.125
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



All Registry communications to:
 Fortescue Metals Group Limited
 Locked Bag A14, Sydney South, NSW, 1235
 Telephone: 1300 554 474
 ASX Code: **FMG**
 Email: registrars@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au

FORTESCUE METALS GROUP LTD
 ABN: 57 002 594 872

MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER A/C>
 148/123 SANTA CRUZ BOULEVARD
 CLEAR ISLAND WATERS QLD
 4226

DIVIDEND STATEMENT

Reference No.: X*****6148
 Payment Date: 30 March 2022
 Record Date: 01 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
FMG - ORDINARY FULLY PAID SHARES	\$0.86	2,000	\$0.00	\$1,720.00	\$1,720.00	\$737.14
						Less Withholding Tax
						Net Amount
						Represented By:
						Direct Credit amount
						AUD 1,720.00
						AUD 1,720.00

BANKING INSTRUCTIONS

The amount of AUD 1,720.00 was deposited to the bank account detailed below:

MACQUARIE BANK

STUDEN SLATER SEC *****7237
 BSB: 633 000

DIRECT CREDIT REFERENCE NO.: 1273154881

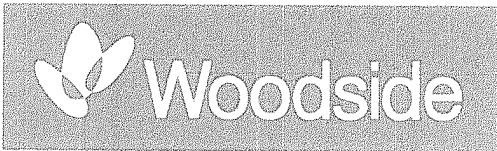
FRANKING INFORMATION

Franked Rate per Share \$0.86
 Franking Percentage 100%
 Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



Update Your Information:

www.investorcentre.com/wpl



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



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



060621 000 WPL



MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code
TFN/ABN Status
Record Date
Payment Date
Direct Credit Reference No.

WPL
Quoted
25 February 2022
23 March 2022
563985

DIVIDEND STATEMENT

The statement below represents your final dividend for the full year ended 31 December 2021. This dividend is paid at the rate of US\$1.05 (equivalent to A\$1.46158129) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 25 February 2022. This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$1.46158129	1,000	A\$1,461.58	A\$0.00	A\$1,461.58
Net Payment					A\$1,461.58
Australian Franking Credit					A\$626.39

VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wpl. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

1. You should retain this statement to assist you in preparing your tax return.
2. If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXXX37

Amount Deposited
A\$1,461.58

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instructions.



Senex Energy Limited

ABN 50 008 942 827

003685 000 SXY
MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Update your information:

Online: www.computershare.com.au/easyupdate/SXY

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

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code SXY
TFN/ABN Status Not Quoted
Record Date 1 March 2022
Payment Date 10 March 2022
Direct Credit Reference No. 805598

2022 Interim Dividend

Dear Shareholder,

The payment below represents your interim dividend for the half year ended 31 December 2021.

The interim dividend of 5 cents per share is payable on shares registered in your name and entitled to participate as at the record date 1 March 2022. For Australian income tax purposes, the dividend is 100% unfranked and has been declared to be nil conduit foreign income.

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

Table with 6 columns: Class Description, Amount per Share, Number of Shares, Franked Amount, Unfranked Amount, Gross Payment. Includes rows for Ordinary Shares, Less resident withholding tax, Net Payment, and Franking Credit.

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

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXXXX37

Amount Deposited
AUD\$58.20



Senex Energy Limited

ABN 50 008 942 827

003741 000 SXY

MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Update your information:

Online:
www.investorcentre.com/contact

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

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	SXY
TFN/ABN Status	Not Quoted
Record Date	25 March 2022
Payment Date	1 April 2022
Direct Credit Reference No.	804005

Scheme Consideration Payment

The scheme of arrangement between Senex Energy Limited (SXY) and its shareholders that became effective on 18 March 2022 under which K-A Energy 1 Pty Ltd, a company owned by POSCO INTERNATIONAL Corporation and Hancock Energy Corporation Pty Ltd will acquire all the Senex shares (Scheme), has now been implemented.

This payment represents the consideration that has been paid in accordance with your registered instructions, pursuant to the Scheme.

As a result of the Scheme, your holding balance has been reduced to zero and you will receive a holding statement at the end of the month.

Class Description	Consideration Per SXY Share	Number of SXY Shares	Total Payment
Fully Paid Ordinary Shares	\$4.60	2,164	\$9,954.40

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

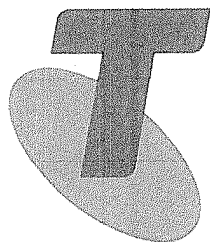
Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXXXX37

Amount Deposited
AUD\$9,954.40

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

Payment Advice



TELSTRA CORPORATION LIMITED
ABN: 33 051 775 556

**MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER
 A/C>**
 148/123 SANTA CRUZ BOULEVARD
 CLEAR ISLAND WATERS QLD
 4226

All Registry communications to:
 TELSTRA CORPORATION LIMITED
 PO Box A942 SYDNEY SOUTH NSW 1234
 Telephone: 1300 88 66 77
 ASX Code: TLS
 Email: telstra@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6148
 Payment Date: 01 April 2022
 Record Date: 03 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
TLS - FULLY PAID ORDINARY SHARES	\$0.08	8,000	\$0.00	\$640.00	\$640.00	\$274.29
					Less Withholding Tax	\$0.00
					Net Amount	AUD 640.00
					Represented By:	
					Direct Credit amount	AUD 640.00

BANKING INSTRUCTIONS

The amount of AUD 640.00 was deposited to the bank account detailed below:

MACQUARIE BANK

S & D SLATER S/F
BSB: 184-446 ACC: ***7237**

DIRECT CREDIT REFERENCE NO.: 1274797639

FRANKING INFORMATION

Franked Rate per Share \$0.08
 Franking Percentage 100%
 Company Tax Rate 30%

The interim dividend for the period ended 31 December 2021 is comprised of an interim ordinary dividend of 6 cents per share and an interim special dividend of 2 cents per share, both fully franked at the company tax rate of 30%.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



WOOLWORTHS GROUP LIMITED ABN: 88 000 014 675

**MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER
A/C>**
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South NSW 1235
Telephone: 1300 368 664
ASX Code: **WOW**
Email: woolworths@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6148
Payment Date: 13 April 2022
Record Date: 04 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.39	1,033	\$0.00	\$402.87	\$402.87	\$172.66
		Less Withholding Tax				\$0.00
		Net Amount				AUD 402.87
		Represented By:				
		Direct Credit amount				AUD 402.87

BANKING INSTRUCTIONS

The amount of AUD 402.87 was deposited to the bank account detailed below:

MACQUARIE BANK

S & D SLATER
BSB: 184-446 ACC: *****7237

DIRECT CREDIT REFERENCE NO.: 1275619043

FRANKING INFORMATION

Franked Rate per Share	\$0.39
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



Boom Logistics Limited ABN 28 095 466 961

┌ 001282 000 BOL
MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Update your information:

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

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	BOL
TFN/ABN Status	Quoted
Record Date	18 March 2022
Payment Date	6 April 2022
Direct Credit Reference No.	801630

2022 Interim Dividend

Dear Shareholder,

This payment represents an interim dividend of 0.5 cents per share for the half year ended 31 December 2021. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 18 March 2022. This payment is 100% unfranked and is declared to be NIL Conduit Foreign Income.

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

Reuben David
Company Secretary

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	0.5 cents	16,000	\$0.00	\$80.00	\$80.00
				Net Payment	\$80.00
				Franking Credit	\$0.00

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

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

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXXXX37

Amount Deposited

AUD\$80.00

Payment Advice



All Registry communications to:

EMECO HOLDINGS LIMITED
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: EHL
Email: ess.operations@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

EMECO HOLDINGS LIMITED

ABN: 89 112 188 815

MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER
A/C>

148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

DIVIDEND STATEMENT

Reference No.: X*****6148
Payment Date: 06 April 2022
Record Date: 23 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
EHL - FULLY PAID ORDINARY SHARE	\$0.0125	30,000	\$0.00	\$375.00	\$375.00	\$160.71
			Less Withholding Tax		\$0.00	
			Net Amount		AUD 375.00	
			Represented By:			
			Direct Credit amount		AUD 375.00	

BANKING INSTRUCTIONS

The amount of AUD 375.00 was deposited to the bank account detailed below:

MACQUARIE BANK

STUDENSLATER SUPER FUND
BSB: 184-446 ACC: *****7237

DIRECT CREDIT REFERENCE NO.: 1276363619

FRANKING INFORMATION

Franked Rate per Share \$0.0125
Franking Percentage 100%
Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

All registry communications to:
 Link Market Services Limited
 Locked Bag A6015, Sydney South NSW 1235
 Telephone (free call in Australia): +61 1800 804 255
 ASX Code: WBC
 Email: westpac@linkmarketservices.com.au
 Website: linkmarketservices.com.au

324428
 MR STUART SLATER &
 MRS DENISE SLATER
 <STUDEN SLATER A/C>
 148/123 SANTA CRUZ BOULEVARD
 CLEAR ISLAND WATERS QLD 4226

Key details

Payment date: 24 June 2022
Record date: 20 May 2022
SRN/HIN: X*****6148
TFN/ABN status: RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 2022

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	1,200	61 cents	\$0.00	\$732.00	\$732.00	\$313.71
Net dividend amount					\$732.00	
***New Zealand Imputation Credit (NZIC)						NZD96.00

[#] The interim dividend of 61 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 3 cents per share over 2022. All amounts are in Australian dollars unless otherwise stated.
^{***} Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS

MACQUARIE BANK
BSB: 184-446
ACC: *****7237
ACCOUNT NAME: STUDEN SLATER SUPERFUND
PAYMENT REFERENCE NUMBER: 1277980029

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

Please keep this statement for your tax records.
 It can also be accessed online in Link's Investor Centre, see over for login instructions.

Payment Advice



EMECO HOLDINGS LIMITED

ABN: 89 112 188 815

MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER A/C>

148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

All Registry communications to:

EMECO HOLDINGS LIMITED
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: EHL
Email: ess.operations@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6148
Payment Date: 06 April 2022
Record Date: 23 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
EHL - FULLY PAID ORDINARY SHARE	\$0.0125	30,000	\$0.00	\$375.00	\$375.00	\$160.71
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 375.00	
		Represented By:				
		Direct Credit amount			AUD 375.00	

BANKING INSTRUCTIONS

The amount of AUD 375.00 was deposited to the bank account detailed below:

MACQUARIE BANK

STUDENSLATER SUPER FUND
BSB: 184-446 ACC: *****7237

DIRECT CREDIT REFERENCE NO.: 1276363619

FRANKING INFORMATION

Franked Rate per Share	\$0.0125
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice



EMECO HOLDINGS LIMITED

ABN: 89 112 188 815

MR STUART SLATER & MRS DENISE SLATER <STUDEN SLATER A/C>

148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD
4226

All Registry communications to:

EMECO HOLDINGS LIMITED

Locked Bag A14, Sydney South, NSW, 1235

Telephone: 1300 554 474

ASX Code: EHL

Email: ess.operations@linkmarketservices.com.au

Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****6148

Payment Date: 30 September 2021

Record Date: 09 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
EHL - FULLY PAID ORDINARY SHARE	\$0.0125	30,000	\$0.00	\$375.00	\$375.00	\$160.71
						Less Withholding Tax \$0.00
						Net Amount AUD 375.00
						Represented By: Cheque amount AUD 375.00
CHEQUE	The amount of AUD 375.00 was paid by cheque number 315303					
FRANKING INFORMATION						Franked Rate per Share \$0.0125 Franking Percentage 100% Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



Senex Energy Limited

ABN 50 008 942 827

┌ 003159 000 SXY
MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Update your information:



Online:

www.computershare.com.au/easyupdate/SXY



By Mail:

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	SXY
TFN/ABN Status	Not Quoted
Record Date	1 September 2021
Payment Date	24 September 2021
Direct Credit Reference No.	805617

2021 Final Dividend

Dear Shareholder,

The payment below represents your final dividend for the year ended 30 June 2021.

The final dividend of 5 cents per share is payable on shares registered in your name and entitled to participate as at the record date 1 September 2021. For Australian income tax purposes, the dividend is 100% unfranked and has been declared to be nil conduit foreign income.

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

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	5 cents	2,164	\$0.00	\$108.20	\$108.20
				Less resident withholding tax	\$50.00
				Net Payment	\$58.20
				Franking Credit	\$0.00

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

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXX37

Amount Deposited

AUD\$58.20




Senex Energy Limited

ABN 50 008 942 827

┌ 003685 000 SXY
MR STUART SLATER &
MRS DENISE SLATER
<STUDEN SLATER A/C>
148/123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

Update your information:

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

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	SXY
TFN/ABN Status	Not Quoted
Record Date	1 March 2022
Payment Date	10 March 2022
Direct Credit Reference No.	805598

2022 Interim Dividend

Dear Shareholder,

The payment below represents your interim dividend for the half year ended 31 December 2021.

The interim dividend of 5 cents per share is payable on shares registered in your name and entitled to participate as at the record date 1 March 2022. For Australian income tax purposes, the dividend is 100% unfranked and has been declared to be nil conduit foreign income.

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

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	5 cents	2,164	\$0.00	\$108.20	\$108.20
				Less resident withholding tax	\$50.00
				Net Payment	\$58.20
				Franking Credit	\$0.00

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

Your Payment Instruction

MACQUARIE BANK LTD
BSB: 184-446 Account number: XXXXXX37

Amount Deposited

AUD\$58.20

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$23,480.27	(\$120,737.20)	(119.45)%
TOTAL		CY Balance	LY Balance	
		\$23,480.27	(\$120,737.20)	

Supporting Documents

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

Standard Checklist

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

Studenslater Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
ANZ.AX - Australia And New Zealand Banking Group Limited										
	01/07/2021	Opening Balance	1,000.00	0.00	0.00	0.00	28,150.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(150.00)	0.00	28,000.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(510.00)	0.00	27,490.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(5,460.00)	0.00	22,030.00	0.00	0.00	0.00
	30/06/2022		1,000.00	0.00	(6,120.00)	0.00	22,030.00	0.00	0.00	0.00
BOL.AX - Boom Logistics Limited - Ordinary Fully Paid										
	01/07/2021	Opening Balance	16,000.00	0.00	0.00	0.00	2,240.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	640.00	0.00	2,880.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(80.00)	0.00	2,800.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(400.00)	0.00	2,400.00	0.00	0.00	0.00
	30/06/2022		16,000.00	0.00	160.00	0.00	2,400.00	0.00	0.00	0.00
BSL.AX - Bluescope Steel Limited										
	01/07/2021	Opening Balance	1,167.00	0.00	0.00	0.00	25,627.32	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	3,734.40	0.00	29,361.72	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(5,858.34)	0.00	23,503.38	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(4,948.08)	0.00	18,555.30	0.00	0.00	0.00
	30/06/2022		1,167.00	0.00	(7,072.02)	0.00	18,555.30	0.00	0.00	0.00
CBA.AXW - Commonwealth Bank Of Australia.										
	01/07/2021	Opening Balance	700.00	0.00	0.00	0.00	69,909.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	385.00	0.00	70,294.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	1,540.00	0.00	71,834.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(8,568.00)	0.00	63,266.00	0.00	0.00	0.00
	30/06/2022		700.00	0.00	(6,643.00)	0.00	63,266.00	0.00	0.00	0.00
DGR.AX - D'Aguilar Gold Limited - Ordinary Fully Paid										
	01/07/2021	Opening Balance	30,000.00	0.00	0.00	0.00	1,860.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(180.00)	0.00	1,680.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	210.00	0.00	1,890.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(180.00)	0.00	1,710.00	0.00	0.00	0.00
	30/06/2022		30,000.00	0.00	(150.00)	0.00	1,710.00	0.00	0.00	0.00
DOU.AX - Dough Limited										
	01/07/2021	Opening Balance	110.00	0.00	0.00	0.00	10.23	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(0.22)	0.00	10.01	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(1.98)	0.00	8.03	0.00	0.00	0.00

Studenslater Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2022	Revaluation	0.00	0.00	(6.49)	0.00	1.54	0.00	0.00	0.00
	30/06/2022		110.00	0.00	(8.69)	0.00	1.54	0.00	0.00	0.00
EDV.AX - Endeavour Group Limited										
	01/07/2021	Demerger	1,033.00	4,274.37	0.00	0.00	4,274.37			
	30/06/2021	Revaluation	0.00	0.00	3,545.44	0.00	7,819.81	0.00	0.00	0.00
	30/06/2022		1,033.00	4,274.37	3,545.44	0.00	7,819.81	0.00	0.00	0.00
EHL.AX - Emeco Holdings Limited										
	01/07/2021	Opening Balance	30,000.00	0.00	0.00	0.00	31,650.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	3,300.00	0.00	34,950.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(3,600.00)	0.00	31,350.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(11,850.00)	0.00	19,500.00	0.00	0.00	0.00
	30/06/2022		30,000.00	0.00	(12,150.00)	0.00	19,500.00	0.00	0.00	0.00
EYE.AX - Nova EYE Medical Limited										
	01/07/2021	Opening Balance	10,000.00	0.00	0.00	0.00	3,200.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	1,000.00	0.00	4,200.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(50.00)	0.00	4,150.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(2,300.00)	0.00	1,850.00	0.00	0.00	0.00
	30/06/2022		10,000.00	0.00	(1,350.00)	0.00	1,850.00	0.00	0.00	0.00
FMG.AX - Fortescue Metals Group Ltd										
	01/07/2021	Opening Balance	2,000.00	0.00	0.00	0.00	46,680.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(4,040.00)	0.00	42,640.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(13,040.00)	0.00	29,600.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	5,460.00	0.00	35,060.00	0.00	0.00	0.00
	30/06/2022		2,000.00	0.00	(11,620.00)	0.00	35,060.00	0.00	0.00	0.00
LYC.AX - Lynas Rare Earths Limited										
	01/07/2021	Opening Balance	5,425.00	0.00	0.00	0.00	30,976.75	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	5,153.75	0.00	36,130.50	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	108.50	0.00	36,239.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	11,121.25	0.00	47,360.25	0.00	0.00	0.00
	30/06/2022		5,425.00	0.00	16,383.50	0.00	47,360.25	0.00	0.00	0.00

Studenslater Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
MEU.AX - Marmota Energy Limited - Ordinary Fully Paid										
	01/07/2021	Opening Balance	25,700.00	0.00	0.00	0.00	1,130.80	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(51.40)	0.00	1,079.40	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	77.10	0.00	1,156.50	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	282.70	0.00	1,439.20	0.00	0.00	0.00
	30/06/2022		25,700.00	0.00	308.40	0.00	1,439.20	0.00	0.00	0.00
MML.AX - Medusa Mining Limited - Ordinary Fully Paid										
	01/07/2021	Opening Balance	1,000.00	0.00	0.00	0.00	835.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(10.00)	0.00	825.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(110.00)	0.00	715.00	0.00	0.00	0.00
	10/05/2022	Code/Class Change	(1,000.00)	0.00	0.00	0.00	715.00	0.00	0.00	0.00
	10/05/2022	Code/Class Change	0.00	(2,279.95)	0.00	0.00	(1,564.95)	2,279.95	2,279.95	0.00
	30/06/2022	Revaluation	0.00	0.00	1,564.95	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(2,279.95)	1,444.95	0.00	0.00	2,279.95	2,279.95	0.00
MYR.AX - Myer Holdings Limited										
	18/10/2021	Purchase	40,000.00	21,867.57	0.00	0.00	21,867.57	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(8,867.57)	0.00	13,000.00	0.00	0.00	0.00
	30/06/2022		40,000.00	21,867.57	(8,867.57)	0.00	13,000.00	0.00	0.00	0.00
NAB.AX - National Australia Bank Limited										
	01/07/2021	Opening Balance	1,407.00	0.00	0.00	0.00	36,891.54	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	1,857.24	0.00	38,748.78	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(422.10)	0.00	38,326.68	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	211.05	0.00	38,537.73	0.00	0.00	0.00
	30/06/2022		1,407.00	0.00	1,646.19	0.00	38,537.73	0.00	0.00	0.00
PLS.AX - Pilbara Minerals Limited										
	13/05/2022	Purchase	12,000.00	30,454.11	0.00	0.00	30,454.11	0.00	0.00	0.00
	20/05/2022	Disposal	(12,000.00)	(30,454.11)	0.00	0.00	0.00	33,615.48	30,454.11	3,161.37
	07/06/2022	Purchase	12,000.00	29,009.65	0.00	0.00	29,009.65	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,529.65)	0.00	27,480.00	0.00	0.00	0.00
	30/06/2022		12,000.00	29,009.65	(1,529.65)	0.00	27,480.00	33,615.48	30,454.11	3,161.37
SXY.AX - Senex Energy Limited										
	01/07/2021	Opening Balance	2,164.00	0.00	0.00	0.00	7,422.52	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(519.36)	0.00	6,903.16	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	887.24	0.00	7,790.40	0.00	0.00	0.00

Studenslater Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	01/04/2022	Merger	(2,164.00)	(15,249.76)	0.00	0.00	(7,459.36)	9,954.40	15,249.76	(5,295.36)
	01/04/2022	Writeback	0.00	0.00	7,567.56	0.00	108.20	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(108.20)	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(15,249.76)	7,827.24	0.00	0.00	9,954.40	15,249.76	(5,295.36)
TLS.AX - Telstra Corporation Limited.										
	01/07/2021	Opening Balance	8,000.00	0.00	0.00	0.00	30,080.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	560.00	0.00	30,640.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	560.00	0.00	31,200.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(400.00)	0.00	30,800.00	0.00	0.00	0.00
	30/06/2022		8,000.00	0.00	720.00	0.00	30,800.00	0.00	0.00	0.00
WBC.AX - Westpac Banking Corporation										
	01/07/2021	Opening Balance	1,200.00	0.00	0.00	0.00	30,972.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(12.00)	0.00	30,960.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(756.00)	0.00	30,204.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(6,804.00)	0.00	23,400.00	0.00	0.00	0.00
	30/06/2022		1,200.00	0.00	(7,572.00)	0.00	23,400.00	0.00	0.00	0.00
WDS.AX - Woodside Energy Group Ltd										
	25/05/2022	Code/Class Change	1,000.00	35,860.81	0.00	0.00	35,860.81	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(4,020.81)	0.00	31,840.00	0.00	0.00	0.00
	30/06/2022		1,000.00	35,860.81	(4,020.81)	0.00	31,840.00	0.00	0.00	0.00
WOW.AX - Woolworths Group Limited										
	01/07/2021	Opening Balance	1,033.00	0.00	0.00	0.00	39,388.29	0.00	0.00	0.00
	01/07/2021	Demerger	0.00	(4,274.37)	0.00	0.00	35,113.92	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	3,419.23	0.00	38,533.15	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(3,264.28)	0.00	35,268.87	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	1,505.93	0.00	36,774.80	0.00	0.00	0.00
	30/06/2022		1,033.00	(4,274.37)	1,660.88	0.00	36,774.80	0.00	0.00	0.00
WPL.AX - Woodside Petroleum Ltd										
	01/07/2021	Opening Balance	1,000.00	0.00	0.00	0.00	22,210.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(2,190.00)	0.00	20,020.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	3,480.00	0.00	23,500.00	0.00	0.00	0.00
	25/05/2022	Code/Class Change	(1,000.00)	0.00	0.00	0.00	23,500.00	0.00	0.00	0.00
	25/05/2022	Code/Class Change	0.00	(35,860.81)	0.00	0.00	(12,360.81)	35,860.81	35,860.81	0.00
	30/06/2022	Revaluation	0.00	0.00	12,360.81	0.00	0.00	0.00	0.00	0.00

Studenslater Superannuation Fund
Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2022		0.00	(35,860.81)	13,650.81	0.00	0.00	35,860.81	35,860.81	0.00
X64.AX - Ten Sixty Four Limited										
	10/05/2022	Code/Class Change	1,000.00	2,279.95	0.00	0.00	2,279.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,589.95)	0.00	690.00	0.00	0.00	0.00
	30/06/2022		1,000.00	2,279.95	(1,589.95)	0.00	690.00	0.00	0.00	0.00
Total Market Movement					(21,346.28)					(2,133.99)
										(23,480.27)

Studenslater Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	100,782.29				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	100,782.29				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

Studenslater Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	100,782.29				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	100,782.29				

Note

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

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

Studenslater Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
PLS.AX - Pilbara Minerals Limited												
11/05/2022	18/05/2022	12,000.00	30,454.11	33,615.48	3,161.37	30,454.11	30,454.11	0.00	0.00	0.00	3,161.37	0.00
		12,000.00	30,454.11	33,615.48	3,161.37	30,454.11	30,454.11	0.00	0.00	0.00	3,161.37	0.00
SXY.AX - Senex Energy Limited												
15/05/2012	01/04/2022	1,875.00	15,249.76	9,954.40	(5,295.36)	13,541.84	13,541.84	0.00	0.00	0.00	0.00	(4,916.84)
09/07/2012	01/04/2022	289.00	0.00	0.00	0.00	1,707.92	1,707.92	0.00	0.00	0.00	0.00	(378.52)
		2,164.00	15,249.76	9,954.40	(5,295.36)	15,249.76	15,249.76	0.00	0.00	0.00	0.00	(5,295.36)
		14,164.00	45,703.87	43,569.88	(2,133.99)	45,703.87	45,703.87	0.00	0.00	0.00	3,161.37	(5,295.36)
		14,164.00	45,703.87	43,569.88	(2,133.99)	45,703.87	45,703.87	0.00	0.00	0.00	3,161.37	(5,295.36)

24800 - Changes in Market Values of Other Assets

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets		\$9,329.95	100%
TOTAL		CY Balance	LY Balance	
			\$9,329.95	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Studenslater Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

25000 - Interest Received

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MBL122607237	Macquarie CMA 122607237	(\$63.78)	(\$113.12)	(43.62)%
TOTAL		CY Balance	LY Balance	
		(\$63.78)	(\$113.12)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

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

Studenslater Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
MBL122607237 Macquarie CMA 122607237					
30/07/2021	9.97	9.97			
31/08/2021	9.73	9.73			
30/09/2021	9.48	9.48			
29/10/2021	9.57	9.57			
30/11/2021	4.86	4.86			
31/12/2021	3.08	3.08			
31/01/2022	2.95	2.95			
28/02/2022	2.39	2.39			
31/03/2022	2.48	2.48			
29/04/2022	2.82	2.82			
31/05/2022	2.56	2.56			
30/06/2022	3.89	3.89			
	63.78	63.78			
	63.78	63.78			
TOTAL	63.78	63.78			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	63.78	11C

30100 - Accountancy Fees

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$925.00	\$995.00	(7.04)%
TOTAL		CY Balance	LY Balance	
		\$925.00	\$995.00	

Supporting Documents

- General Ledger [Report](#)
- Invoice_Annual_Studenslater_2021.pdf [30100](#)

Standard Checklist

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

Studenslater Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
01/09/2021	Funds transfer TRANSACT FUNDS TFR TO SUPER HELP AUSTRAL		925.00		925.00 DR
			925.00		925.00 DR
Total Debits:	925.00				
Total Credits:	0.00				



TAX INVOICE

Studenslater Super

Invoice Date
30 Aug 2021

Invoice Number
INV-0032

ABN
60 061 126 663

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

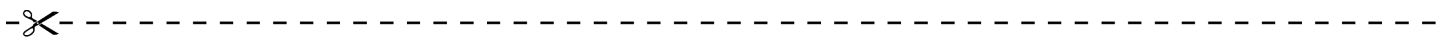
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
ADD INV	Additional Investments	9.00	25.00	10%	225.00
PENSIO NADMIN	Pension Administration	1.00	150.00	10%	150.00
INCLUDES GST 10%					134.09
TOTAL AUD					1,475.00
Less Amount Paid					1,475.00
AMOUNT DUE AUD					0.00

Due Date: 13 Sep 2021

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

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

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



PAYMENT ADVICE

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

Customer Studenslater Super
Invoice Number INV-0032

Amount Due **0.00**
Due Date 13 Sep 2021

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Studenslater Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
ATO Supervisory Levy (30400)					
14/09/2021	Deposit ATO ATO005000015320343		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)
- Audit Invoice - The Studenslater SF.pdf [30700](#)

Standard Checklist

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

Studenslater Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
01/09/2021	Funds transfer TRANSACT FUNDS TFR TO SUPER HELP AUSTRAL		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

The Studenslater Superannuation Fund

Invoice Date
31 Aug 2021

Invoice Number
INV-11408

Reference
Studenslater

ABN
81 523 295 035

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

Description	GST	Amount AUD
Professional charges for Audit Service for the Financial Year ended 30 June 2020.	10%	500.00
	Subtotal	500.00
	TOTAL GST 10%	50.00
	TOTAL AUD	550.00

Due Date: 7 Sep 2021

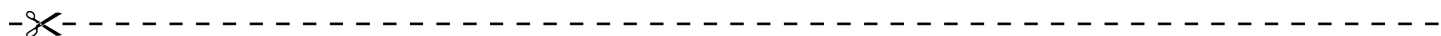
ACCTPRO Financial Services P/L trading as YML Super Solutions

Account Name: ACCTPRO Financial Services P/L

BSB: 082-140

Account Number: 772982366

Please include the Invoice Number as the Reference



PAYMENT ADVICE

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

Customer The Studenslater
Superannuation Fund

Invoice Number INV-11408

Amount Due 550.00

Due Date 7 Sep 2021

Amount Enclosed

Enter the amount you are paying above

31500 - Bank Charges

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$12.50	100%
TOTAL		CY Balance	LY Balance	
			\$12.50	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

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

Studenslater Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

41600 - Pensions Paid

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SLASTU00001P	(Pensions Paid) Slater, Stuart - Pension (Pension)	\$3,000.00	\$2,330.00	28.76%
SLASTU00004P	(Pensions Paid) Slater, Stuart - Pension (Account Based Pension 3)	\$2,960.00	\$2,290.00	29.26%
SLASTU00005P	(Pensions Paid) Slater, Stuart - Pension (Account Based Pension 4)	\$39,225.48	\$30,270.00	29.59%
SLASTU00006P	(Pensions Paid) Slater, Stuart - Pension (Account Based Pension 5)	\$5,814.52	\$110.00	5185.93%
TOTAL		CY Balance	LY Balance	
		\$51,000.00	\$35,000.00	

Supporting Documents

- Pension Summary Report [Report](#)
- Studentslater Superannuation Fund 2022_Queries_Response.pdf
- Pension_Calc.pdf

Standard Checklist

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

Studenslater Superannuation Fund

Pension Summary

As at 30 June 2022

Member Name : Slater, Stuart

Member Age : 73* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
SLASTU0001P	Account Based Pension	01/07/2010	48.54%	2.50%	\$3,000.00*	N/A	\$3,000.00	\$0.00	\$3,000.00	\$0.00

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

SLASTU0004P	Account Based Pension	05/03/2018	100.00%	2.50%	\$2,960.00*	N/A	\$2,960.00	\$0.00	\$2,960.00	\$0.00
-------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

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

SLASTU0005P	Account Based Pension	01/07/2017	0.00%	2.50%	\$6,690.00*	N/A	\$39,225.48	\$0.00	\$39,225.48	NIL
-------------	-----------------------	------------	-------	-------	-------------	-----	-------------	--------	-------------	-----

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

SLASTU0006P	Account Based Pension	01/06/2018	0.00%	2.50%	\$150.00*	N/A	\$5,814.52	\$0.00	\$5,814.52	NIL
-------------	-----------------------	------------	-------	-------	-----------	-----	------------	--------	------------	-----

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

					\$12,800.00	\$0.00	\$51,000.00	\$0.00	\$51,000.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$12,800.00	\$0.00	\$51,000.00	\$0.00	\$51,000.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2021 or pension start date for new pensions.



SuperHelp Australia Pty Ltd

ABN 60 061 126 663

P O Box 454

Burwood, NSW 1805

Phone: 1 300 736 453

Fax: (02) 8456 5904

Website: www.superhelp.com.au

Date: 19 August 2022

Dear Sir/Madam,

**Re: Pension Requirements for Pension Member(s) for
Studenslater Superannuation Fund**

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

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

Sincerely Yours,

Superhelp Australia Pty Ltd

Studenslater Superannuation Fund
Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Slater, Stuart	SLASTU00001P	Account Based Pension	01/07/2010	74	117,668.49	2,940.00	N/A	48.54	1,427.08	1,512.92
Slater, Stuart	SLASTU00004P	Account Based Pension	05/03/2018	74	116,065.53	2,900.00	N/A	100.00	2,900.00	0.00
Slater, Stuart	SLASTU00005P	Account Based Pension	01/07/2017	74	229,995.76	5,750.00	N/A	0.00	0.00	5,750.00
Slater, Stuart	SLASTU00006P	Account Based Pension	01/06/2018	74	0.00	0.00	N/A	0.00	0.00	0.00
					463,729.78	11,590.00			4,327.08	7,262.92
					463,729.78	11,590.00			4,327.08	7,262.92

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

Studentslater Superannuation Fund 2022

Queries

Date	Description	Amount
09/08/2021	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	3,000.00
16/09/2021	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	3,000.00
02/11/2021	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER PEN	12,000.00
17/01/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	8,000.00
14/02/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00
24/03/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00
22/04/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00
24/05/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	10,000.00
TOTAL		51,000.00

Please confirm below withdrawals were pension payments.

The above are all pension payments

Stuart Slater



1. Investment strategy – Please be advised that the ATO requires the investment strategy to be tailored and specific to the relevant circumstances of your SMSF. Please see below extract from the ATO article.

under the super laws your strategy must consider the following specific factors in regard to the whole circumstances of your fund:

- risks involved in making, holding and realising, and the likely return from your fund's investments regarding its objectives and cash flow requirements
- composition of your fund's investments including the extent to which they are diverse (such as investing in a range of assets and asset classes) and the risks of inadequate diversification
- liquidity of the fund's assets (how easily they can be converted to cash to meet fund expenses such as the cost of managing the fund and income tax expenses)
- fund's ability to pay benefits (such as when members retire and require a lump sum payment or regular pension payments) and other costs it incurs
- whether to hold insurance cover (such as life, permanent or temporary incapacity insurance) for each member of your SMSF.

When formulating your investment strategy, it is not a valid approach to merely specify investment ranges of 0 to 100% for each class of investment. You also need to articulate how you plan to invest your super or why you require broad ranges to achieve your investment goals to satisfy the investment strategy requirements.

The percentage or dollar allocation of the fund's assets invested in each class of investment should support and reflect your articulated investment approach towards achieving your retirement goals. If you choose not to use allocated portions or percentages in your investment strategy, you should ensure material assets are listed in your investment strategy. You should also include the reasons why investing in those assets will achieve your retirement goals.

Please see attached our investment strategy template. Please be advised that if you would like to use our template, you'll need to review the asset allocation target range and benchmark percentage to reflect your SMSF's current status. Please date/sign the form and forward us a copy.

48500 - Income Tax Expense

2022 Financial Year

Preparer Louisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$8,199.24)	(\$5,767.42)	42.16%
TOTAL		CY Balance	LY Balance	
		(\$8,199.24)	(\$5,767.42)	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Louisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$47,871.35)	\$94,400.61	(150.71)%
TOTAL		CY Balance	LY Balance	
		(\$47,871.35)	\$94,400.61	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Louisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
SLASTU00001P	Slater, Stuart - Pension (Pension)	(\$119,919.49)		(\$749.00)	\$3,000.00		(\$117,668.49)	(1.88)%
SLASTU00004P	Slater, Stuart - Pension (Account Based Pension 3)	(\$118,284.98)		(\$740.55)	\$2,960.00		(\$116,065.53)	(1.88)%
SLASTU00005P	Slater, Stuart - Pension (Account Based Pension 4)	(\$267,582.14)		(\$1,639.10)	\$39,225.48		(\$229,995.76)	(14.05)%
SLASTU00006P	Slater, Stuart - Pension (Account Based Pension 5)	(\$5,814.52)		\$0.00	\$5,814.52			100%
TOTAL								
		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$511,601.13)		(\$3,128.65)	\$51,000.00		(\$463,729.78)	

Supporting Documents

◦ [Members Statements Report](#)

○ Members Summary [Report](#)

Standard Checklist

Attach copies of Members Statements

Stuentslater Superannuation Fund

Members Statement

Stuart Slater
 148/123 Santa Cruz Bvd
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		74	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	117,668.49
Date Joined Fund:		02/03/2007	Total Death Benefit:	117,668.49
Service Period Start Date:		26/04/1996	Current Salary:	0.00
Date Left Fund:			Previous Salary:	0.00
Member Code:		SLASTU00001P	Disability Benefit:	0.00
Account Start Date:		01/07/2010		
Account Phase:		Retirement Phase		
Account Description:		Pension		

Your Balance

Total Benefits	117,668.49
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	117,668.49
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (48.54%)	57,118.53
Taxable	60,549.96

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	119,919.49	93,056.71
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	749.00	29,192.78
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	3,000.00	2,330.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	117,668.49	119,919.49

Studenslater Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Stuart Slater
Trustee

Denise Slater
Trustee

Stuentslater Superannuation Fund

Members Statement

Stuart Slater
 148/123 Santa Cruz Bvd
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	02/03/2007	Total Death Benefit:	0.00
Service Period Start Date:	26/04/1996	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	SLASTU00002A	Disability Benefit:	0.00
Account Start Date:	02/03/2007		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable

Your Detailed Account Summary

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

Studenlater Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Stuart Slater
Trustee

Denise Slater
Trustee

Stuentslater Superannuation Fund

Members Statement

Stuart Slater
 148/123 Santa Cruz Bvd
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	116,065.53
Date Joined Fund:	02/03/2007	Total Death Benefit:	116,065.53
Service Period Start Date:	26/04/1996	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	SLASTU00004P	Disability Benefit:	0.00
Account Start Date:	05/03/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

Your Balance

Total Benefits	116,065.53
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	116,065.53
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	116,065.53
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	118,284.98	91,783.34
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	740.55	28,791.64
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,960.00	2,290.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	116,065.53	118,284.98

Studenslater Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Stuart Slater
Trustee

Denise Slater
Trustee

Stuentslater Superannuation Fund

Members Statement

Stuart Slater
 148/123 Santa Cruz Bvd
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	229,995.76
Date Joined Fund:	02/03/2007	Total Death Benefit:	229,995.76
Service Period Start Date:	26/04/1996	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	SLASTU00005P	Disability Benefit:	0.00
Account Start Date:	01/07/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 4		

Your Balance

Total Benefits	229,995.76
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	229,995.76
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (0.00%)	
Taxable	229,995.76

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	267,582.14	227,846.42
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	1,639.10	70,005.72
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	39,225.48	30,270.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	229,995.76	267,582.14

Studenlater Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Stuart Slater
Trustee

Denise Slater
Trustee

Stuentslater Superannuation Fund

Members Statement

Stuart Slater
 148/123 Santa Cruz Bvd
 Clear Island Waters, Queensland, 4226, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	74	Vested Benefits:	
Tax File Number:	Provided	Total Death Benefit:	0.00
Date Joined Fund:	02/03/2007	Current Salary:	0.00
Service Period Start Date:	26/04/1996	Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	SLASTU00006P		
Account Start Date:	01/06/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 5		

Your Balance

Total Benefits

Preservation Components

Preserved	(366.14)
Unrestricted Non Preserved	366.14
Restricted Non Preserved	

Tax Components

Tax Free (0.00%)
Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	5,814.52	4,514.05
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		1,410.47
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,814.52	110.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	0.00	5,814.52

Studenlater Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Stuart Slater
Trustee

Denise Slater
Trustee

Stuenslater Superannuation Fund

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Stuart Slater (Age: 74)											
SLASTU00001P - Pension - Tax Free: 48.54%											
119,919.49			749.00		3,000.00						117,668.49
SLASTU00002A - Accumulation											
SLASTU00004P - Account Based Pension 3 - Tax Free: 100.00%											
118,284.98			740.55		2,960.00						116,065.53
SLASTU00005P - Account Based Pension 4 - Tax Free: 0.00%											
267,582.14			1,639.10		39,225.48						229,995.76
SLASTU00006P - Account Based Pension 5 - Tax Free: 0.00%											
5,814.52					5,814.52						
511,601.13			3,128.65		51,000.00						463,729.78
511,601.13			3,128.65		51,000.00						463,729.78

60400 - Bank Accounts

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MBL122607237	Macquarie CMA 122607237	\$32,015.91	\$96,600.26	(66.86)%
TOTAL		CY Balance	LY Balance	
		\$32,015.91	\$96,600.26	

Supporting Documents

- Bank Statement Report [Report](#)
- Bank_stats_Macquarie_237.pdf [MBL122607237](#)

Standard Checklist

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

Studenslater Superannuation Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / MBL122607237
Account Name: Macquarie CMA 122607237
BSB and Account Number: 184446 122607237

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 96,600.26		\$ 133,806.33		\$ 69,221.98		\$ 32,015.91	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			96,600.26		
01/07/2021	Deposit ANZ DIVIDEND A071/00573025 [System Matched Income Data]		700.00	97,300.26		
02/07/2021	Deposit NAB INTERIM DIV DV221/00999918 [System Matched Income Data]		844.20	98,144.46		
30/07/2021	Interest MACQUARIE CMA INTEREST PAID*		9.97	98,154.43		
09/08/2021	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	3,000.00		95,154.43		
31/08/2021	Interest MACQUARIE CMA INTEREST PAID*		9.73	95,164.16		
01/09/2021	Funds transfer TRANSACT FUNDS TFR TO SUPER HELP AUSTRAL	1,475.00		93,689.16		
14/09/2021	Deposit ATO ATO005000015320343		5,508.42	99,197.58		
16/09/2021	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	3,000.00		96,197.58		
22/09/2021	Deposit EDV DIV 001266409483		72.31	96,269.89		
23/09/2021	Deposit TLS FNL DIV 001264956718 [System Matched Income Data]		640.00	96,909.89		
24/09/2021	Deposit SENEX ENERGY LTD SEP21/00805617		58.20	96,968.09		
24/09/2021	Deposit WOODSIDE INT21/00562262 [System Matched Income Data]		410.34	97,378.43		
29/09/2021	Deposit CBA FNL DIV 001263487760 [System Matched Income Data]		1,400.00	98,778.43		
30/09/2021	Interest MACQUARIE CMA INTEREST PAID*		9.48	98,787.91		
30/09/2021	Deposit FMG DIVIDEND 001267468910 [System Matched Income Data]		4,220.00	103,007.91		
08/10/2021	Deposit WOW FNL DIV 001267051690 [System Matched Income Data]		568.15	103,576.06		

Studenslater Superannuation Fund

Bank Statement Report

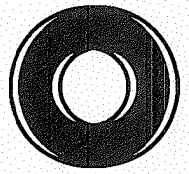
For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
13/10/2021	Deposit BSL FNL SPC DIV 001268025671 [System Matched Income Data]		513.48	104,089.54		
14/10/2021	Deposit DEPOSIT		375.00	104,464.54		
18/10/2021	Direct debit COMMSEC SECURITI COMMSEC	21,867.57		82,596.97		
29/10/2021	Interest MACQUARIE CMA INTEREST PAID*		9.57	82,606.54		
02/11/2021	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER PEN	12,000.00		70,606.54		
05/11/2021	Deposit BOL DIVIDEND OCT21/00801654 [System Matched Income Data]		160.00	70,766.54		
19/11/2021	Deposit MEDUSA MININGLTD NOV21/00800822 [System Matched Income Data]		20.00	70,786.54		
30/11/2021	Interest MACQUARIE CMA INTEREST PAID*		4.86	70,791.40		
15/12/2021	Deposit NAB FINAL DIV DV222/00493892 [System Matched Income Data]		942.69	71,734.09		
16/12/2021	Deposit - ANZ DIVIDEND A072/00568528 [System Matched Income Data]		720.00	72,454.09		
21/12/2021	Deposit in WBC DIVIDEND 001269318453 [System Matched Income Data]		720.00	73,174.09		
31/12/2021	Interest MACQUARIE CMA INTEREST PAID*		3.08	73,177.17		
17/01/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	8,000.00		65,177.17		
31/01/2022	Interest MACQUARIE CMA INTEREST PAID*		2.95	65,180.12		
14/02/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00		60,180.12		
28/02/2022	Interest MACQUARIE CMA INTEREST PAID*		2.39	60,182.51		
10/03/2022	SENEX ENERGY LTD AUI22/00805598		58.20	60,240.71		
23/03/2022	WOODSIDE FIN21/00563895 [System Matched Income Data]		1,461.58	61,702.29		
24/03/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00		56,702.29		
28/03/2022	EDV DIV 001273818188		129.13	56,831.42		
29/03/2022	Deposit BSL ITM DIV 001276084154 [System Matched Income Data]		291.75	57,123.17		

Studenslater Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/03/2022	Deposit CBA ITM DIV 001272209805 Deposit FMG DIVIDEND 001273154881 1,720.00 60,068.17 30.03.22 [System Matched Income Data]		1,225.00	58,348.17		
30/03/2022	FMG DIVIDEND 001273154881 [System Matched Income Data]		1,720.00	60,068.17		
31/03/2022	Interest MACQUARIE CMA INTEREST PAID*		2.48	60,070.65		
01/04/2022	TLS ITM DIV [System Matched Income Data]		640.00	60,710.65		
01/04/2022	SENEX ENERGY LTD [SXY.AX merger / takeover as at 01/04/2022]		9,954.40	70,665.05		
06/04/2022	EHL ITM DIV [System Matched Income Data]		375.00	71,040.05		
06/04/2022	BOL DIVIDEND [System Matched Income Data]		80.00	71,120.05		
13/04/2022	WOW ITM DIV [System Matched Income Data]		402.87	71,522.92		
22/04/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00		66,522.92		
29/04/2022	Interest MACQUARIE CMA INTEREST PAID*		2.82	66,525.74		
12/05/2022	Deposit DIV MYR 001276605471 - [System Matched Income Data]		600.00	67,125.74		
13/05/2022	Direct debit COMMSEC SECURITI COMMSEC	30,454.11		36,671.63		
20/05/2022	Deposit COMMONWEALTH SEC COMMSEC		33,615.48	70,287.11		
24/05/2022	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	10,000.00		60,287.11		
31/05/2022	Interest MACQUARIE CMA INTEREST PAID*		2.56	60,289.67		
07/06/2022	Direct debit COMMSEC SECURITI COMMSEC	29,009.65		31,280.02		
24/06/2022	Deposit WBC DIVIDEND 001277980029 [System Matched Income Data]		732.00	32,012.02		
30/06/2022	Interest MACQUARIE CMA INTEREST PAID*		3.89	32,015.91		
30/06/2022	CLOSING BALANCE			32,015.91		
		<u>133,806.33</u>	<u>69,221.98</u>			



MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.auGPO Box 2520
Sydney, NSW 20011 Shelley Street
Sydney, NSW 2000

141 24407

MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226account balance **\$98,154.43**
as at 31 Jul 21account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			96,600.26
01.07.21	Deposit ANZ DIVIDEND A071/00573025		700.00	97,300.26
02.07.21	Deposit NAB INTERIM DIV DV221/00999918		844.20	98,144.46
30.07.21	Interest MACQUARIE CMA INTEREST PAID*		9.97	98,154.43
	CLOSING BALANCE AS AT 31 JUL 21	0.00	1,554.17	98,154.43

* Interest rate for the period 1 July to 31 July: 0.12%pa (31 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

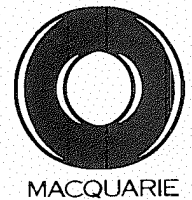
Transfer funds from another bank to this account:
BSB 184 446
ACCOUNT NO. 122607237

deposits using BPay

From another bank

Biller code: 20206
Ref: 122 607 237

continued on next



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

1 Shelley Street
Sydney, NSW 2000



141 24419

MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

account balance **\$95,164.16**
as at 31 Aug 21

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
31.07.21	OPENING BALANCE			98,154.43
09.08.21	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	3,000.00		95,154.43
31.08.21	Interest MACQUARIE CMA INTEREST PAID*		9.73	95,164.16
	CLOSING BALANCE AS AT 31 AUG 21	3,000.00	9.73	95,164.16

* Interest rate for the period 1 August to 31 August: 0.12%pa (31 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 184 446

ACCOUNT NO. 122607237

deposits using BPay

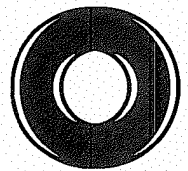
From another bank



Billers code: 20206

Ref: 122 607 237

continued on next



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

1 Shelley Street
Sydney, NSW 2000



MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

account balance \$103,007.91
as at 30 Sep 21

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
31.08.21	OPENING BALANCE			95,164.16
01.09.21	Funds transfer TRANSACT FUNDS TFR TO SUPER HELP AUSTRAL	1,475.00		93,689.16
14.09.21	Deposit ATO ATO005000015320343		5,508.42	99,197.58
16.09.21	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	3,000.00		96,197.58
22.09.21	Deposit EDV DIV 001266409483		72.31	96,269.89
23.09.21	Deposit TLS FNL DIV 001264956718 ✓		640.00	96,909.89
24.09.21	Deposit SENEX ENERGY LTD SEP21/00805617 ✓		58.20	96,968.09
24.09.21	Deposit WOODSIDE INT21/00562262 ✓		410.34	97,378.43
29.09.21	Deposit CBA FNL DIV 001263487760		1,400.00	98,778.43
30.09.21	Interest MACQUARIE CMA INTEREST PAID*		9.48	98,787.91
30.09.21	Deposit FMG DIVIDEND 001267468910		4,220.00	103,007.91

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 184 446
ACCOUNT NO. 122607237

deposits using BPay

From another bank



Billers code: 20206
Ref: 122 607 237

continued on next



Macquarie Cash Management Account

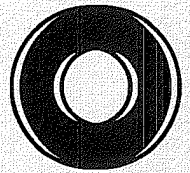
enquiries 1800 806 310

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 SEP 21	4,475.00	12,318.75	103,007.91

* Interest rate for the period 1 September to 30 September: 0.12%pa (30 days)

continued on next



MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.auGPO Box 2520
Sydney, NSW 20011 Shelley Street
Sydney, NSW 2000MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226account balance **\$82,606.54**
as at 31 Oct 21account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
30.09.21	OPENING BALANCE			103,007.91
08.10.21	Deposit WOW FNL DIV 001267051690		568.15	103,576.06
13.10.21	Deposit BSL FNL SPC DIV 001268025671		513.48	104,089.54
14.10.21	Deposit DEPOSIT		375.00	104,464.54
18.10.21	Direct debit COMMSEC SECURITI COMMSEC	21,867.57		82,596.97
29.10.21	Interest MACQUARIE CMA INTEREST PAID*		9.57	82,606.54
	CLOSING BALANCE AS AT 31 OCT 21	21,867.57	1,466.20	82,606.54

* Interest rate for the period 1 October to 31 October: 0.12%pa (31 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

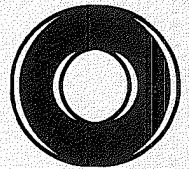
Transfer funds from another bank to this account:
BSB 184 446
ACCOUNT NO. 122607237

deposits using BPay

From another bank

Biller code: 20206
Ref: 122 607 237

continued on next



MACQUARIE

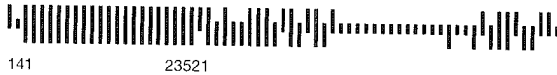
Macquarie Cash Management Account

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

1 Shelley Street
Sydney, NSW 2000



MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

account balance **\$70,791.40**
as at 30 Nov 21

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
31.10.21	OPENING BALANCE			82,606.54
02.11.21	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER <i>PEN</i>	12,000.00		70,606.54
05.11.21	Deposit BOL DIVIDEND OCT21/00801654		160.00	70,766.54
19.11.21	Deposit MEDUSA MININGLTD NOV21/00800822		20.00	70,786.54
30.11.21	Interest MACQUARIE CMA INTEREST PAID*		4.86	70,791.40
	CLOSING BALANCE AS AT 30 NOV 21	12,000.00	184.86	70,791.40

* Interest rate for the period 1 November to 14 November: 0.12%pa (14 days); 15 November to 30 November: 0.05%pa (16 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 184 446
ACCOUNT NO. 122607237

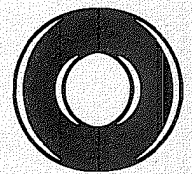
deposits using BPay

From another bank



Bill code: 20206
Ref: 122 607 237

continued on next



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

1 Shelley Street
Sydney, NSW 2000



MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

account balance **\$73,177.17**
as at 31 Dec 21

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
30.11.21	OPENING BALANCE			70,791.40
15.12.21	Deposit NAB FINAL DIV DV222/00493892		942.69	71,734.09
16.12.21	Deposit ANZ DIVIDEND A072/00568528		720.00	72,454.09
21.12.21	Deposit WBC DIVIDEND 001269318453		720.00	73,174.09
31.12.21	Interest MACQUARIE CMA INTEREST PAID*		3.08	73,177.17
	CLOSING BALANCE AS AT 31 DEC 21	0.00	2,385.77	73,177.17

* Interest rate for the period 1 December to 31 December: 0.05%pa (31 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 184 446
ACCOUNT NO. 122607237

deposits using BPay

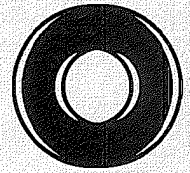
From another bank



Billers code: 20206
Ref: 122 607 237

continued on next

statement no. 175
from 31 Dec 21 to 31 Jan 22



MACQUARIE

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

1 Shelley Street
Sydney, NSW 2000



MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

account balance **\$65,180.12**
as at 31 Jan 22

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

	transaction	description	debits	credits	balance
31.12.21		OPENING BALANCE			73,177.17
17.01.22	Funds transfer	TRANSACT FUNDS TFR TO STUART SLATER	8,000.00	PEN	65,177.17
31.01.22	Interest	MACQUARIE CMA INTEREST PAID*		2.95	65,180.12
		CLOSING BALANCE AS AT 31 JAN 22	8,000.00	2.95	65,180.12

* Interest rate for the period 1 January to 31 January: 0.05%pa (31 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 184 446
ACCOUNT NO. 122607237

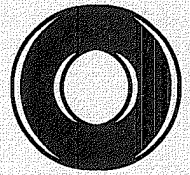
deposits using BPay

From another bank



Biller code: 20206
Ref: 122 607 237

continued on next



MACQUARIE

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

1 Shelley Street
Sydney, NSW 2000



MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

account balance \$60,182.51
as at 28 Feb 22

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
31.01.22	OPENING BALANCE			65,180.12
14.02.22	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00	<i>PEN</i>	60,180.12
28.02.22	Interest MACQUARIE CMA INTEREST PAID*		2.39	60,182.51
	CLOSING BALANCE AS AT 28 FEB 22	5,000.00	2.39	60,182.51

* Interest rate for the period 1 February to 28 February: 0.05%pa (28 days)

how to make a transaction

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

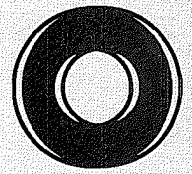
by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 184 446
ACCOUNT NO. 122607237

deposits using BPay
From another bank

	Bill code: 20206
	Ref: 122 607 237

continued on next



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

1 Shelley Street
Sydney, NSW 2000



141 27747

MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

account balance **\$60,070.65**
as at 31 Mar 22

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
28.02.22	OPENING BALANCE			60,182.51
10.03.22	Deposit SENEX ENERGY LTD AUI22/00805598 ✓		58.20	60,240.71
23.03.22	Deposit WOODSIDE FIN21/00563985 ✓		1,461.58	61,702.29
24.03.22	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00	<i>REV</i>	56,702.29
28.03.22	Deposit EDV DIV 001273818188		129.13	56,831.42
29.03.22	Deposit BSL ITM DIV 001276084154		291.75	57,123.17
30.03.22	Deposit CBA ITM DIV 001272209805		1,225.00	58,348.17
30.03.22	Deposit FMG DIVIDEND 001273154881 ✓		1,720.00	60,068.17
31.03.22	Interest MACQUARIE CMA INTEREST PAID*		2.48	60,070.65

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 184 446

ACCOUNT NO. 122607237

deposits using BPay

From another bank



Bill code: 20206
Ref: 122 607 237

continued on next



Macquarie Cash Management Account

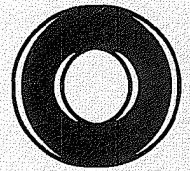
enquiries 1800 806 310

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 MAR 22	5,000.00	4,888.14	60,070.65

* Interest rate for the period 1 March to 31 March: 0.05%pa (31 days)

continued on next



MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.auGPO Box 2520
Sydney, NSW 20011 Shelley Street
Sydney, NSW 2000

141 23071

MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226account balance **\$66,525.74**
as at 29 Apr 22account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
31.03.22	OPENING BALANCE			60,070.65
01.04.22	Deposit TLS ITM DIV 001274797639 ✓		640.00	60,710.65
01.04.22	Deposit SENEX ENERGY LTD SOA22/00804005 ✓		9,954.40	70,665.05
06.04.22	Deposit EHL ITM DIV 001276363619		375.00	71,040.05
06.04.22	Deposit BOL DIVIDEND APR22/00801630		80.00	71,120.05
13.04.22	Deposit WOW ITM DIV 001275619043		402.87	71,522.92
22.04.22	Funds transfer TRANSACT FUNDS TFR TO STUART SLATER	5,000.00	Pension	66,522.92
29.04.22	Interest MACQUARIE CMA INTEREST PAID*		2.82	66,525.74

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 184 446

ACCOUNT NO. 122607237

deposits using BPay

From another bank



Bill code: 20206

Ref: 122 607 237

continued on next



Macquarie Cash Management Account

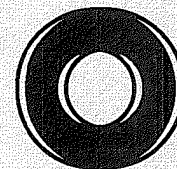
enquiries 1800 806 310

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 29 APR 22	5,000.00	11,455.09	66,525.74

* Interest rate for the period 1 April to 29 April: 0.05%pa (29 days)

continued on next



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

1 Shelley Street
Sydney, NSW 2000



141 23346

MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226

account balance **\$60,289.67**
as at 31 May 22

account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
29.04.22	OPENING BALANCE			66,525.74
12.05.22	Deposit		DIV MYR 001276605471 600.00	67,125.74
13.05.22	Direct debit	COMMSEC SECURITI COMMSEC 30,454.11		36,671.63
20.05.22	Deposit	COMMONWEALTH SEC COMMSEC	33,615.48	70,287.11
24.05.22	Funds transfer	TRANSACT FUNDS TFR TO STUART SLATER 10,000.00	<i>Pen</i>	60,287.11
31.05.22	Interest	MACQUARIE CMA INTEREST PAID*	2.56	60,289.67
	CLOSING BALANCE AS AT 31 MAY 22	40,454.11	34,218.04	60,289.67

* Interest rate for the period 30 April to 31 May: 0.05%pa (32 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 184 446

ACCOUNT NO. 122607237

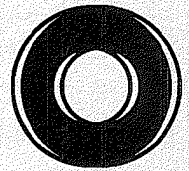
deposits using BPay

From another bank



Billers code: 20206
Ref: 122 607 237

continued on next



MACQUARIE

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.auGPO Box 2520
Sydney, NSW 20011 Shelley Street
Sydney, NSW 2000MR S SLATER &
MRS D M SLATER
U 148 123 SANTA CRUZ BOULEVARD
CLEAR ISLAND WATERS QLD 4226account balance **\$32,015.91**
as at 30 Jun 22account name STUART SLATER &
DENISE MARGARET SLATER ATF
STUDENSLATER SUPERANNUATION FUND
account no. 122607237

transaction	description	debits	credits	balance
31.05.22	OPENING BALANCE			60,289.67
07.06.22	Direct debit COMMSEC SECURITI COMMSEC	29,009.65		31,280.02
24.06.22	Deposit WBC DIVIDEND 001277980029		732.00	32,012.02
30.06.22	Interest MACQUARIE CMA INTEREST PAID*		3.89	32,015.91
	CLOSING BALANCE AS AT 30 JUN 22	29,009.65	735.89	32,015.91

* Interest rate for the period 1 June to 16 June: 0.05%pa (16 days); 17 June to 30 June: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25%pa (14 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 184 446

ACCOUNT NO. 122607237

deposits using BPay

From another bank



Biller code: 20206

Ref: 122 607 237

continued on next

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ANZ.AX	Australia And New Zealand Banking Group Limited	1000.000000	\$22,030.00	1000.000000	\$28,150.00	(21.74)%
BOL.AX	Boom Logistics Limited - Ordinary Fully Paid	16000.000000	\$2,400.00	16000.000000	\$2,240.00	7.14%
BSL.AX	Bluescope Steel Limited	1167.000000	\$18,555.30	1167.000000	\$25,627.32	(27.6)%
CBA.AXW	Commonwealth Bank Of Australia.	700.000000	\$63,266.00	700.000000	\$69,909.00	(9.5)%
DGR.AX	D'Aguilar Gold Limited - Ordinary Fully Paid	30000.000000	\$1,710.00	30000.000000	\$1,860.00	(8.06)%
DOU.AX	Dough Limited	110.000000	\$1.54	110.000000	\$10.23	(84.95)%
EDV.AX	Endeavour Group Limited	1033.000000	\$7,819.81			100%
EHL.AX	Emeco Holdings Limited	30000.000000	\$19,500.00	30000.000000	\$31,650.00	(38.39)%
EYE.AX	Nova EYE Medical Limited	10000.000000	\$1,850.00	10000.000000	\$3,200.00	(42.19)%
FMG.AX	Fortescue Metals Group Ltd	2000.000000	\$35,060.00	2000.000000	\$46,680.00	(24.89)%
LYC.AX	Lynas Rare Earths Limited	5425.000000	\$47,360.25	5425.000000	\$30,976.75	52.89%
MEU.AX	Marmota Energy Limited - Ordinary Fully Paid	25700.000000	\$1,439.20	25700.000000	\$1,130.80	27.27%

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MML.AX	Medusa Mining Limited - Ordinary Fully Paid	0.000000		1000.000000	\$835.00	100%
MYR.AX	Myer Holdings Limited	40000.000000	\$13,000.00			100%
NAB.AX	National Australia Bank Limited	1407.000000	\$38,537.73	1407.000000	\$36,891.54	4.46%
PLS.AX	Pilbara Minerals Limited	12000.000000	\$27,480.00			100%
SXY.AX	Senex Energy Limited	0.000000		2164.000000	\$7,422.52	100%
TLS.AX	Telstra Corporation Limited.	8000.000000	\$30,800.00	8000.000000	\$30,080.00	2.39%
WBC.AX	Westpac Banking Corporation	1200.000000	\$23,400.00	1200.000000	\$30,972.00	(24.45)%
WDS.AX	Woodside Energy Group Ltd	1000.000000	\$31,840.00			100%
WOW.AX	Woolworths Group Limited	1033.000000	\$36,774.80	1033.000000	\$39,388.29	(6.64)%
WPL.AX	Woodside Petroleum Ltd	0.000000		1000.000000	\$22,210.00	100%
X64.AX	Ten Sixty Four Limited	1000.000000	\$690.00			100%
	TOTAL	CY Units	CY Balance	LY Units	LY Balance	
		188775.000000	\$423,514.63	137906.000000	\$409,233.45	

Supporting Documents

- [Balance Review Report](#) Report
- [Investment Movement Report](#) Report
- [2281745_2022EOFYMerged.pdf](#)

Standard Checklist

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

Studenslater Superannuation Fund

Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
MBL122607237	Macquarie CMA 122607237					32,015.91	
77600	Shares in Listed Companies (Australian)						
ANZ.AX	Australia And New Zealand Banking Group Limited				Setup	1,000.0000	1,000.0000
BSL.AX	Bluescope Steel Limited				Setup	1,167.0000	1,167.0000
BOL.AX	Boom Logistics Limited - Ordinary Fully Paid				Setup	16,000.0000	16,000.0000
CBA.AX	Commonwealth Bank Of Australia.				Setup	700.0000	700.0000
DGR.AX	D'Aguilar Gold Limited - Ordinary Fully Paid				Setup	30,000.0000	30,000.0000
DOU.AX	Dough Limited				Verify	110.0000	110.0000
EHL.AX	Emeco Holdings Limited				Setup	30,000.0000	30,000.0000
EDV.AX	Endeavour Group Limited				Setup	1,033.0000	1,033.0000
FMG.AX	Fortescue Metals Group Ltd				Setup	2,000.0000	2,000.0000
LYC.AX	Lynas Rare Earths Limited				Setup	5,425.0000	5,425.0000
MEU.AX	Marmota Energy Limited - Ordinary Fully Paid				Setup	25,700.0000	25,700.0000
MYR.AX	Myer Holdings Limited				Setup	40,000.0000	40,000.0000
NAB.AX	National Australia Bank Limited				Setup	1,407.0000	1,407.0000
EYE.AX	Nova EYE Medical Limited				Setup	10,000.0000	10,000.0000
PLS.AX	Pilbara Minerals Limited				Setup	12,000.0000	12,000.0000
TLS.AX	Telstra Corporation Limited.				Setup	8,000.0000	8,000.0000
X64.AX	Ten Sixty Four Limited				Setup	1,000.0000	1,000.0000
WBC.AX	Westpac Banking Corporation				Setup	1,200.0000	1,200.0000

Stenslater Superannuation Fund Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
WDS.AX	Woodside Energy Group Ltd				Setup	1,000.0000	1,000.0000
WOW.AX	Woolworths Group Limited				Setup	1,033.0000	1,033.0000

Studenslater Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Macquarie CMA 122607237		96,600.26		69,221.98		(133,806.33)			32,015.91	32,015.91
		96,600.26		69,221.98		(133,806.33)			32,015.91	32,015.91
Shares in Listed Companies (Australian)										
ANZ.AX - Australia And New Zealand Banking Group Limited	1,000.00	27,725.62						1,000.00	27,725.62	22,030.00
BSL.AX - Bluescope Steel Limited	1,167.00	21,416.18						1,167.00	21,416.18	18,555.30
BOL.AX - Boom Logistics Limited - Ordinary Fully Paid	16,000.00	24,950.00						16,000.00	24,950.00	2,400.00
CBA.AXW - Commonwealth Bank Of Australia.	700.00	50,853.69						700.00	50,853.69	63,266.00
DGR.AX - D'Aguilar Gold Limited - Ordinary Fully Paid	30,000.00	7,530.00						30,000.00	7,530.00	1,710.00
DOU.AX - Douough Limited	110.00	3,429.95						110.00	3,429.95	1.54
EHL.AX - Emeco Holdings Limited	30,000.00	34,005.08						30,000.00	34,005.08	19,500.00
EDV.AX - Endeavour Group Limited			1,033.00	4,274.37				1,033.00	4,274.37	7,819.81
FMG.AX - Fortescue Metals Group Ltd	2,000.00	36,081.50						2,000.00	36,081.50	35,060.00
LYC.AX - Lynas Rare Earths Limited										

Studenslater Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
	5,425.00	24,460.14						5,425.00	24,460.14	47,360.25
MEU.AX - Marmota Energy Limited - Ordinary Fully Paid	25,700.00	6,425.00						25,700.00	6,425.00	1,439.20
MML.AX - Medusa Mining Limited - Ordinary Fully Paid	1,000.00	2,279.95			(1,000.00)	(2,279.95)			0.00	
MYR.AX - Myer Holdings Limited			40,000.00	21,867.57				40,000.00	21,867.57	13,000.00
NAB.AX - National Australia Bank Limited	1,407.00	36,177.42						1,407.00	36,177.42	38,537.73
EYE.AX - Nova EYE Medical Limited	10,000.00	5,030.00						10,000.00	5,030.00	1,850.00
PLS.AX - Pilbara Minerals Limited			24,000.00	59,463.76	(12,000.00)	(30,454.11)	3,161.37	12,000.00	29,009.65	27,480.00
SXY.AX - Senex Energy Limited	2,164.00	15,249.76			(2,164.00)	(15,249.76)	(5,295.36)		0.00	
TLS.AX - Telstra Corporation Limited.	8,000.00	27,605.31						8,000.00	27,605.31	30,800.00
X64.AX - Ten Sixty Four Limited			1,000.00	2,279.95				1,000.00	2,279.95	690.00
WBC.AX - Westpac Banking Corporation	1,200.00	39,421.83						1,200.00	39,421.83	23,400.00
WDS.AX - Woodside Energy Group Ltd			1,000.00	35,860.81				1,000.00	35,860.81	31,840.00
WPL.AX - Woodside Petroleum Ltd										

Studenslater Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
	1,000.00	35,860.81			(1,000.00)	(35,860.81)			0.00	
WOW.AX - Woolworths Group Limited	1,033.00	30,122.40				(4,274.37)	0.00	1,033.00	25,848.03	36,774.80
		428,624.64		123,746.46		(88,119.00)	(2,133.99)		464,252.10	423,514.63
		525,224.90		192,968.44		(221,925.33)	(2,133.99)		496,268.01	455,530.54

Financial Year Summary

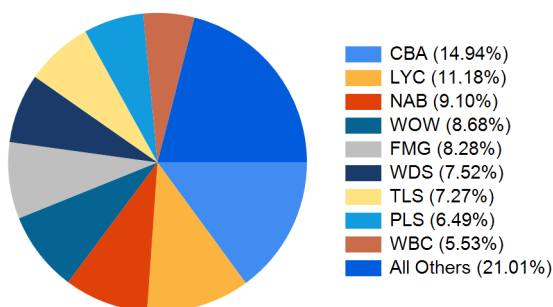
1 JULY 2021 - 30 JUNE 2022



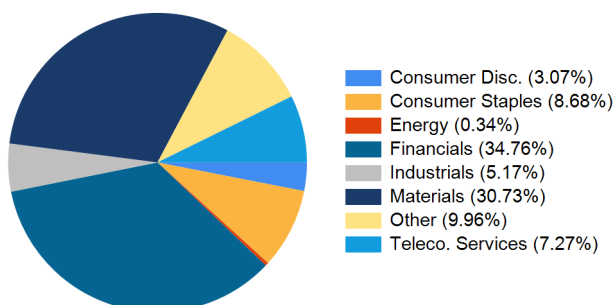
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	2281745	MR STUART SLATER + MRS DENISE SLATER <STUDEN SLATER A/C>	\$423,514.63
TOTAL PORTFOLIO VALUE			\$423,514.63

Allocation as at 30 June 2022

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2021-2022 Financial Year

Est. Franked Dividends	\$18,898.27
Est. Unfranked Dividends	\$1,281.63
Est. Franking Credits	\$8,099.24
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$20,179.90

Fees & Charges 2021-2022 Financial Year

Total Brokerage (inc. GST)	\$355.85
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$355.85

Financial Year Summary

1 JULY 2021 - 30 JUNE 2022



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESSE statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814, a market participant of ASX and Cboe Australia Pty Ltd (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Commonwealth Securities Limited is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Portfolio Valuation

30 JUNE 2022



SHARES - 2281745 - HIN 44156148

MR STUART SLATER + MRS DENISE SLATER <STUDEN SLATER A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)	1,000	\$22.0300	\$22,030.00	5.20%
BOL - BOOM LOGISTICS FPO (ORDINARY FULLY PAID)	16,000	\$0.1500	\$2,400.00	0.57%
BSL - BLUESCOPE STEEL LTD FPO (ORDINARY FULLY PAID)	1,167	\$15.9000	\$18,555.30	4.38%
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	700	\$90.3800	\$63,266.00	14.94%
DGR - DGR GLOBAL LTD FPO (ORDINARY FULLY PAID)	30,000	\$0.0570	\$1,710.00	0.40%
DOU - DOUUGH LIMITED FPO (ORDINARY FULLY PAID)	110	\$0.0140	\$1.54	0.00%
EDV - ENDEAVOUR FPO (ORDINARY FULLY PAID)	1,033	\$7.5700	\$7,819.81	1.85%
EHL - EMECO HOLDINGS FPO (ORDINARY FULLY PAID)	30,000	\$0.6500	\$19,500.00	4.60%
EYE - NOVA EYE MEDICAL LTD FPO (ORDINARY FULLY PAID)	10,000	\$0.1850	\$1,850.00	0.44%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	2,000	\$17.5300	\$35,060.00	8.28%
LYC - LYNAS RARE EARTHS FPO (ORDINARY FULLY PAID)	5,425	\$8.7300	\$47,360.25	11.18%
MEU - MARMOTA LIMITED FPO (ORDINARY FULLY PAID)	25,700	\$0.0560	\$1,439.20	0.34%
MYR - MYER HOLDINGS LTD FPO (ORDINARY FULLY PAID)	40,000	\$0.3250	\$13,000.00	3.07%
NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)	1,407	\$27.3900	\$38,537.73	9.10%
PLS - PILBARA MIN LTD FPO (ORDINARY FULLY PAID)	12,000	\$2.2900	\$27,480.00	6.49%
TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)	8,000	\$3.8500	\$30,800.00	7.27%
WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)	1,200	\$19.5000	\$23,400.00	5.53%
WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)	1,000	\$31.8400	\$31,840.00	7.52%
WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)	1,033	\$35.6000	\$36,774.80	8.68%
X64 - TEN SIXTY FOUR LTD FPO (ORDINARY FULLY PAID)	1,000	\$0.6900	\$690.00	0.16%
		Sub Total	\$423,514.63	100.00%

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814, a market participant of ASX and Cboe Australia Pty Ltd (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Commonwealth Securities Limited is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Transaction Summary

1 JULY 2021 - 30 JUNE 2022



MR STUART SLATER + MRS DENISE SLATER
<STUDEN SLATER A/C>

SHARES - 2281745 - HIN 44156148

Total Buys and Sells	2021 - 2022 Financial Year
Total Buys (inc. Brokerage + GST)	\$81,331.33
Total Sells (inc. Brokerage + GST)	\$33,615.48

MYR - MYER HOLDINGS LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
14-Oct-2021	Buy	40,000	\$5.450	\$21,800.00	\$67.57	\$6.14	124924861	\$21,867.57
Sub Total					\$67.57	\$6.14		\$21,867.57

PLS - PILBARA MIN LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
03-Jun-2022	Buy	12,000	\$2.4100	\$28,920.00	\$89.65	\$8.15	133969215	\$29,009.65
18-May-2022	Sell	-12,000	\$2.8100	-\$33,720.00	\$104.52	\$9.50	133442711	-\$33,615.48
11-May-2022	Buy	12,000	\$2.5300	\$30,360.00	\$94.11	\$8.56	133214126	\$30,454.11
Sub Total					\$288.28	\$26.21		\$25,848.28

Transaction Summary

1 JULY 2021 - 30 JUNE 2022



The transaction summary is only able to display information available to Commonwealth Securities Limited. Certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Boardroom Limited (<https://boardroomlimited.com.au>)
Security Transfer Registrars (<https://www.securitytransfer.com.au>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814, a market participant of ASX and Cboe Australia Pty Ltd (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Commonwealth Securities Limited is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

SHARES - 2281745 - HIN 44156148

MR STUART SLATER + MRS DENISE SLATER <STUDEN SLATER A/C>

ESTIMATED DIVIDEND SUMMARY

ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Nov-2021	16-Dec-2021	Final	\$0.7200	1,000	\$0.00	\$720.00	\$720.00	\$308.57
10-May-2021	01-Jul-2021	Interim	\$0.7000	1,000	\$0.00	\$700.00	\$700.00	\$300.00
Sub Total					\$0.00	\$1,420.00	\$1,420.00	\$608.57

BOL - BOOM LOGISTICS FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
17-Mar-2022	06-Apr-2022	Interim	\$0.0050	16,000	\$80.00	\$0.00	\$80.00	\$0.00
29-Sep-2021	05-Nov-2021	Final	\$0.0100	16,000	\$160.00	\$0.00	\$160.00	\$0.00
Sub Total					\$240.00	\$0.00	\$240.00	\$0.00

BSL - BLUESCOPE STEEL LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
25-Feb-2022	29-Mar-2022	Interim	\$0.2500	1,167	\$291.75	\$0.00	\$291.75	\$0.00
07-Sep-2021	13-Oct-2021	Final	\$0.4400	1,167	\$513.48	\$0.00	\$513.48	\$0.00
Sub Total					\$805.23	\$0.00	\$805.23	\$0.00

CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
16-Feb-2022	30-Mar-2022	Interim	\$1.7500	700	\$0.00	\$1,225.00	\$1,225.00	\$525.00
17-Aug-2021	29-Sep-2021	Final	\$2.0000	700	\$0.00	\$1,400.00	\$1,400.00	\$600.00
Sub Total					\$0.00	\$2,625.00	\$2,625.00	\$1,125.00

EDV - ENDEAVOUR FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Mar-2022	28-Mar-2022	Interim	\$0.1250	1,033	\$0.00	\$129.13	\$129.13	\$55.34
01-Sep-2021	22-Sep-2021	Final	\$0.0700	1,033	\$0.00	\$72.31	\$72.31	\$30.99
Sub Total					\$0.00	\$201.44	\$201.44	\$86.33

EHL - EMECO HOLDINGS FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-Mar-2022	06-Apr-2022	Interim	\$0.0125	30,000	\$0.00	\$375.00	\$375.00	\$160.71
08-Sep-2021	30-Sep-2021	Final	\$0.0125	30,000	\$0.00	\$375.00	\$375.00	\$160.71
Sub Total					\$0.00	\$750.00	\$750.00	\$321.42

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2022	30-Mar-2022	Interim	\$0.8600	2,000	\$0.00	\$1,720.00	\$1,720.00	\$737.14
06-Sep-2021	30-Sep-2021	Final	\$2.1100	2,000	\$0.00	\$4,220.00	\$4,220.00	\$1,808.57
Sub Total					\$0.00	\$5,940.00	\$5,940.00	\$2,545.71

MML - MEDUSA FPO [MML]

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
04-Nov-2021	19-Nov-2021	Final	\$0.0200	1,000	\$20.00	\$0.00	\$20.00	\$0.00
Sub Total					\$20.00	\$0.00	\$20.00	\$0.00

MYR - MYER HOLDINGS LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
23-Mar-2022	12-May-2022	Interim	\$0.0150	40,000	\$0.00	\$600.00	\$600.00	\$257.14
Sub Total					\$0.00	\$600.00	\$600.00	\$257.14

NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2021	15-Dec-2021	Final	\$0.6700	1,407	\$0.00	\$942.69	\$942.69	\$404.01
13-May-2021	02-Jul-2021	Interim	\$0.6000	1,407	\$0.00	\$844.20	\$844.20	\$361.80
Sub Total					\$0.00	\$1,786.89	\$1,786.89	\$765.81

SXY - SENEX FPO [SXY]

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2022	10-Mar-2022	Interim	\$0.0500	2,164	\$108.20	\$0.00	\$108.20	\$0.00
31-Aug-2021	24-Sep-2021	Final	\$0.0500	2,164	\$108.20	\$0.00	\$108.20	\$0.00
Sub Total					\$216.40	\$0.00	\$216.40	\$0.00

TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Mar-2022	01-Apr-2022	Interim	\$0.0800	8,000	\$0.00	\$640.00	\$640.00	\$274.29
25-Aug-2021	23-Sep-2021	Final	\$0.0800	8,000	\$0.00	\$640.00	\$640.00	\$274.29
Sub Total					\$0.00	\$1,280.00	\$1,280.00	\$548.58

WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
19-May-2022	24-Jun-2022	Interim	\$0.6100	1,200	\$0.00	\$732.00	\$732.00	\$313.71
05-Nov-2021	21-Dec-2021	Final	\$0.6000	1,200	\$0.00	\$720.00	\$720.00	\$308.57
Sub Total					\$0.00	\$1,452.00	\$1,452.00	\$622.28

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Mar-2022	13-Apr-2022	Interim	\$0.3900	1,033	\$0.00	\$402.87	\$402.87	\$172.66
02-Sep-2021	08-Oct-2021	Final	\$0.5500	1,033	\$0.00	\$568.15	\$568.15	\$243.49
Sub Total					\$0.00	\$971.02	\$971.02	\$416.15

WPL - WOODSIDE FPO [WPL]

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
24-Feb-2022	23-Mar-2022	Final	\$1.4616	1,000	\$0.00	\$1,461.58	\$1,461.58	\$626.39
30-Aug-2021	24-Sep-2021	Interim	\$0.4103	1,000	\$0.00	\$410.34	\$410.34	\$175.86
Sub Total					\$0.00	\$1,871.92	\$1,871.92	\$802.25
TOTAL					\$1,281.63	\$18,898.27	\$20,179.90	\$8,099.24

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

(1) This is an estimate prepared by Commonwealth Securities Limited based upon units that you hold in accordance with our records and may not distinguish between cash dividends or dividends reinvested through any particular company's dividend reinvestment plan. Your actual entitlement will be determined by information recorded in the company's share registry at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by CommSec based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) In order to be eligible to claim the benefit of a franking credit, you must be a 'qualified person'. You will be a qualified person if you satisfy:

One of the specific concessions in the legislation (for example, you are an individual whose total franking credit entitlement for the income year does not exceed \$5,000); and/or

The 45-day rule

The 45-day rule requires that if you are an Australian tax resident shareholder, you must have held the security 'at risk' for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the 45-day rule may apply to deny the franking credits attached to the dividend received in respect of the particular security. The 45-day rule is complex. You should obtain your own taxation advice to understand how these provisions apply to you.

Please refer to the statements provided by the Share Registry for tax return purposes. These may include details of any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814, a market participant of ASX and Cboe Australia Pty Ltd (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Commonwealth Securities Limited is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during the year, usually accompanying a company's interim financial statements.
Final dividend	A dividend paid at the end of a company's financial year, representing a return based on the previous twelve months' financial performance and the future outlook.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend is paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but is not limited to market data and research subscription fees and share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$8,199.24	\$5,767.42	42.16%
TOTAL		CY Balance	LY Balance	
		\$8,199.24	\$5,767.42	

Supporting Documents

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

Standard Checklist

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

Stodenslater Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
Label C						
	30/07/2021	25000/MBL122607237	Macquarie CMA 122607237	9.97		
	31/08/2021	25000/MBL122607237	Macquarie CMA 122607237	9.73		
	30/09/2021	25000/MBL122607237	Macquarie CMA 122607237	9.48		
	29/10/2021	25000/MBL122607237	Macquarie CMA 122607237	9.57		
	30/11/2021	25000/MBL122607237	Macquarie CMA 122607237	4.86		
	31/12/2021	25000/MBL122607237	Macquarie CMA 122607237	3.08		
	31/01/2022	25000/MBL122607237	Macquarie CMA 122607237	2.95		
	28/02/2022	25000/MBL122607237	Macquarie CMA 122607237	2.39		
	31/03/2022	25000/MBL122607237	Macquarie CMA 122607237	2.48		
	29/04/2022	25000/MBL122607237	Macquarie CMA 122607237	2.82		
	31/05/2022	25000/MBL122607237	Macquarie CMA 122607237	2.56		
	30/06/2022	25000/MBL122607237	Macquarie CMA 122607237	3.89		
			Total	63.78	100.000 %	63.78
Label J						
	24/09/2021	23900/SXY.AX	Senex Energy Limited	108.20		
	13/10/2021	23900/BSL.AX	Bluescope Steel Limited	513.48		
	05/11/2021	23900/BOL.AX	Boom Logistics Limited - Ordinary Fully	160.00		
	19/11/2021	23900/MML.AX	Medusa Mining Limited - Ordinary Fully	20.00		
	10/03/2022	23900/SXY.AX	Senex Energy Limited	108.20		
	29/03/2022	23900/BSL.AX	Bluescope Steel Limited	291.75		
	06/04/2022	23900/BOL.AX	Boom Logistics Limited - Ordinary Fully	80.00		

Studenslater Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label J						
			Total	1,281.63	100.000 %	1,281.63
Label K						
	01/07/2021	23900/ANZ.AX	Australia And New Zealand Banking Group	700.00		
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	844.20		
	22/09/2021	23900/EDV.AX	Endeavour Group Limited	72.31		
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	640.00		
	24/09/2021	23900/WPL.AX	Woodside Petroleum Ltd	410.34		
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	1,400.00		
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	4,220.00		
	08/10/2021	23900/WOW.AX	Woolworths Group Limited	568.15		
	14/10/2021	23900/EHL.AX	Emeco Holdings Limited	375.00		
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	942.69		
	16/12/2021	23900/ANZ.AX	Australia And New Zealand Banking Group	720.00		
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	720.00		
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	1,461.58		
	28/03/2022	23900/EDV.AX	Endeavour Group Limited	129.13		
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	1,225.00		
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	1,720.00		
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	640.00		
	06/04/2022	23900/EHL.AX	Emeco Holdings Limited	375.00		
	13/04/2022	23900/WOW.AX	Woolworths Group Limited	402.87		
	12/05/2022	23900/MYR.AX	Myer Holdings Limited	600.00		

Studenslater Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label K						
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	732.00		
			Total	18,898.27	100.000 %	18,898.27
Label L						
	01/07/2021	23900/ANZ.AX	Australia And New Zealand Banking Group	300.00		
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	361.80		
	22/09/2021	23900/EDV.AX	Endeavour Group Limited	30.99		
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	274.29		
	24/09/2021	23900/WPL.AX	Woodside Petroleum Ltd	175.86		
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	600.00		
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	1,808.57		
	08/10/2021	23900/WOW.AX	Woolworths Group Limited	243.49		
	14/10/2021	23900/EHL.AX	Emeco Holdings Limited	160.71		
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	404.01		
	16/12/2021	23900/ANZ.AX	Australia And New Zealand Banking Group	308.57		
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	308.57		
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	626.39		
	28/03/2022	23900/EDV.AX	Endeavour Group Limited	55.34		
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	525.00		
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	737.14		
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	274.29		
	06/04/2022	23900/EHL.AX	Emeco Holdings Limited	160.71		
	13/04/2022	23900/WOW.AX	Woolworths Group Limited	172.66		

Studenslater Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label L						
	12/05/2022	23900/MYR.AX	Myer Holdings Limited	257.14		
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	313.71		
			Total	8,099.24	100.000 %	8,099.24
					Total Segment ECPI *	28,342.92
					SMSF Annual Return Rounding	1.92
					Total ECPI	28,341.00

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

Studenslater Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label H							
Deemed Segregated							
	01/09/2021	30700	Auditor's Remuneration	550.00			
			Total	550.00	100.000 %	0.00	550.00
Label J							
Deemed Segregated							
	01/09/2021	30100	Accountancy Fees	925.00			
			Total	925.00	100.000 %	0.00	925.00
Deemed Segregated							
	14/09/2021	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	0.00	259.00
			Label Total			0.00	1,184.00
			Total Segment Expenses			0.00	1,734.00
			Total Expenses *			0.00	1,734.00

* General expense percentage - 100.000 %

* Investment expense percentage - 100.000 %

Studenslater Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(56,070.59)
Less	
Exempt current pension income	28,341.00
Realised Accounting Capital Gains	(2,133.99)
	<u>26,207.01</u>
Add	
Decrease in MV of investments	21,346.28
SMSF non deductible expenses	1,734.00
Pension Payments	51,000.00
Franking Credits	8,099.24
TFN Credits - Dividends	100.00
	<u>82,279.52</u>
SMSF Annual Return Rounding	(1.92)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	8,099.24
	<u>(8,099.24)</u>
TAX PAYABLE	<u>(8,099.24)</u>
Less	
TFN Credits	100.00
	<u>(8,199.24)</u>
CURRENT TAX OR REFUND	<u>(8,199.24)</u>
Supervisory Levy	259.00
	<u>(7,940.24)</u>
AMOUNT DUE OR REFUNDABLE	<u>(7,940.24)</u>

Studenslater Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
H2 - Expenses - SMSF auditor fee non deductible				
	01/09/2021	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
J2 - Expenses - Management and administration expenses non deductible				
	14/09/2021	30400	ATO Supervisory Levy	259.00
	01/09/2021	30100	Accountancy Fees	925.00
Sub-Total				1,184.00
Ignore Cents				0.00
Total				1,184.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				1,734.00
Sub-Total				1,734.00
Ignore Cents				0.00
Total				1,734.00
Z - TOTAL SMSF EXPENSES				
				1,734.00
Sub-Total				1,734.00
Ignore Cents				0.00
Total				1,734.00
E1 - Complying fund's franking credits tax offset				
	01/07/2021	23900/ANZ.AX	Australia And New Zealand Banking Group Limited	300.00
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	361.80
	22/09/2021	23900/EDV.AX	Endeavour Group Limited	30.99
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	274.29
	24/09/2021	23900/WPL.AX	Woodside Petroleum Ltd	175.86
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	600.00
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	1,808.57
	08/10/2021	23900/WOW.AX	Woolworths Group Limited	243.49
	14/10/2021	23900/EHL.AX	Emeco Holdings Limited	160.71
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	404.01
	16/12/2021	23900/ANZ.AX	Australia And New Zealand Banking Group Limited	308.57
	21/12/2021	23900/WBC.AX	Westpac Banking Corporation	308.57
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	626.39
	28/03/2022	23900/EDV.AX	Endeavour Group Limited	55.34
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	525.00
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	737.14
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	274.29
	06/04/2022	23900/EHL.AX	Emeco Holdings Limited	160.71
	13/04/2022	23900/WOW.AX	Woolworths Group Limited	172.66

Studenslater Superannuation Fund Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	12/05/2022	23900/MYR.AX	Myer Holdings Limited	257.14
	24/06/2022	23900/WBC.AX	Westpac Banking Corporation	313.71
Sub-Total				8,099.24
Ignore Cents				0.00
Total				8,099.24
E - Refundable tax offsets				
				8,099.24
Sub-Total				8,099.24
Ignore Cents				0.00
Total				8,099.24
H3 - Credit for tax withheld – where ABN or TFN not quoted (non-individual)				
	24/09/2021	23900/SXY.AX	Senex Energy Limited	50.00
	10/03/2022	23900/SXY.AX	Senex Energy Limited	50.00
Sub-Total				100.00
Ignore Cents				0.00
Total				100.00
H - Eligible credits				
				100.00
Sub-Total				100.00
Ignore Cents				0.00
Total				100.00
I - Remainder of refundable tax offsets				
				8,099.24
Sub-Total				8,099.24
Ignore Cents				0.00
Total				8,099.24
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(7,940.24)
Sub-Total				(7,940.24)
Ignore Cents				0.00
Total				(7,940.24)



Income tax 551

Date generated	26/07/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **26 July 2020** to **26 July 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 Sep 2021	14 Sep 2021	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$5,508.42		\$0.00
9 Sep 2021	9 Sep 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$5,508.42	\$5,508.42 CR
26 Aug 2020	31 Aug 2020	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$4,700.20		\$0.00
26 Aug 2020	26 Aug 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$4,700.20	\$4,700.20 CR

A - Financial Statements

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report
- Signed_Tdeed.pdf
- Signed_Full_TDeed.pdf

Standard Checklist

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

Studenslater Superannuation Fund Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 02/03/2007

Tax File Number: Provided

ABN: 54013858189

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

Postal Address:

148/123 Santa Cruz Bvd

Clear Island Waters, Queensland 4226

Physical Address:

148/123 Santa Cruz Bvd

Clear Island Waters, Queensland 4226

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Slater, Stuart	74	5	4	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	YML Chartered Accountants
Fund Contact	Slater, Stuart
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Slater, Stuart
Trustee	Slater, Denise

Superannuation Trust Deed for a Self- Managed Fund

for

The Studenslater Superannuation Fund

Asian Pacific Superannuation Services Pty Ltd
Level 1, Cement Australia Hous
40 McDougall Street
Milton QLD 4064
Tel: 07 33698800

jcosgrove@asianpacificcorp.com

Maddocks
Level 6
140 William Street
Melbourne VIC 3000
Tel: 03 9288 0555
Fax: 03 9288 0666
info@maddocks.com.au
www.maddocks.com.au

Table of contents

Overview	1
A Establishment of the fund	2
The establishment of the fund	2
Purpose of the fund	2
Trustees of the fund.....	2
Method of decision by trustees under this deed	2
Meetings of trustees	2
Deed subject to superannuation law	3
Trustee must comply with law	3
B Membership	3
Initial members of the fund	3
Trustee may appoint additional members	3
Applicant to provide information to trustee	3
Conditions must be met	4
Effect of becoming member.....	4
Date of commencement of membership of additional member.....	4
Date of additional member's commencement as trustee	4
Back-dating of membership.....	4
Conditions on membership.....	4
Trustee must notify new member	4
Trustee must disclose and report	5
Trustee must notify exiting member	5
Limit on disclosure	5
Members must inform trustee of change affecting fund compliance	5
Members and trustee must ensure fund compliance	5
Trustee and members must rectify non-compliance	5
Types of compliance arrangement	5
Ceasing to be a member	6
Minor as a member.....	6
C Accounts of the fund	6
Trustee must establish certain types of account	6
Credits to accumulation accounts.....	7
Debits to accumulation accounts.....	7
Contributions-split requests	8
Credits to the income account	8
Debits to the income account	9
Tax on income	9
Distribution from income account	9
Trustee may establish equalisation account.....	9
Credits to equalisation account	10
Trustee may establish or maintain other accounts or reserves.....	10
Valuation of fund.....	10
Interim fund earning rate.....	10
D Contributions	10

	Member contributions	10
	Employer contributions	11
	Other contributions	11
	Participating employers	11
	How contributions to be made	11
	Interest on contributions	11
	Failure to contribute	11
	Contributions etc not accepted	11
	Breach of clause headed 'Contributions etc not accepted'	12
	Allocation of contributions	12
	Reduction of contributions by employer	12
	Tax on contributions and shortfall components	12
	Surcharge	12
	Termination of employer's contributions	13
	Effect of termination on member's contributions	13
	No termination on transfer of business to another employer	13
E	Investment	13
	Authorised investments	13
	Forbidden investments	14
	Strategy	14
	Power to deal with investments	14
	Investment choice by members	14
	Member or beneficiary may choose strategy	14
	Member or beneficiary may not choose particular investments within strategy	15
	Chosen strategies to be monitored	15
	Sub-accounts etc for investment choice	15
	Power to deal with investment choice investments	15
F	Benefits: general	15
	Limit on payment of preserved payment benefits	15
	When payment of preserved payment benefits allowed	15
	Member must inform trustee if ceases gainful employment after 65	16
	Payment of non-preserved amount	16
	Vesting and compulsory payment	16
	Possible addition to entitlement when member ceases to be member	16
	Anti-detriment payments (section 279D of the <i>Income Tax Assessment Act 1936</i>)	16
	Trustee may retain benefit in fund	16
	Transfer of insurance policy	17
	Information to be provided to trustee	17
	Trustee may adjust benefits for wrong information	17
G	Pensions: general	17
	Trustee's power to pay pension	17
	Actuarial certificate	17
	Funding pension through annuity	18
	Trustee may allocate benefit between 2 or more spouses	18
	Member or beneficiary may choose type of pension	18
	Trustee must establish pension account	18
	Credits to pension account	18

	Debits to pension account	19
	Adjustment based on fund earning rate.....	19
	Segregation of assets and valuation	19
	Pensions: residue in account.....	20
	Trustee's right to commute pensions generally.....	20
	Qualification of pensions as asset test exempt income streams	20
H	Death, disability and retirement benefits	20
	Death benefit	20
	Payment on death.....	20
	Death of member or former member	21
	Discharge of trustee.....	21
	Total and permanent disablement benefit	21
	Temporary total disablement benefit	21
	Period of payment: temporary total disablement.....	22
	Method of payment: temporary total disablement	22
	Member contributions may be suspended: temporary total disablement.....	22
	Membership not affected by temporary total disablement.....	22
	Retirement benefit	22
	Early retirement	22
I	Payment of benefit.....	23
	Trustee must notify that benefit is payable	23
	Method of notice	23
	Claim out of time.....	23
	Unclaimed benefit.....	23
	Tax on benefit	23
	Where benefit is payable	24
	Trustee may send benefit to person entitled	24
	Notification of address etc	24
	Receipt to be given	24
	Person under legal disability.....	24
	Discharge of trustee.....	24
	Transfer of assets.....	24
J	Forfeiture of benefit entitlements	24
	Forfeiture account.....	25
	Circumstances of forfeiture.....	25
	Forfeiture of residue.....	25
	Application of forfeiture account	25
	Limit in relation to payments to member or dependants	26
	Possible adjustment to entitlements	26
K	Provisions relating to the <i>Family Law Act</i>.....	26
	Payment splits	26
	Rules for payment splits	26
	Deferred payment splits.....	26
	Flagging agreements.....	27
	Transfer of non-member spouse interests.....	27
	Refusal to admit as member.....	27

L	Trustee's powers	27
	All the powers of an individual	27
	Trustee's discretion.....	27
	Delegation of power.....	27
	Trustee not subject to direction	28
	Specific powers.....	28
	Trustee's power to effect insurance.....	28
	Trustee bound to exercise power in limited cases	28
	Inconsistent conditions in policy	28
	Powers not affected by conflict of interests	28
	Disclosure of conflict of interest.....	28
	Trustee's power to effect transfer on written request	29
	Form and effect of transfer	29
	Trustee's power to transfer to successor fund.....	29
	Trustee's power to transfer to eligible roll over fund.....	29
	Transfer of assets	29
	The trustee's power to receive transfer	29
M	Administration of fund	30
	Dealing with money received.....	30
	Effect of receipts	30
	Employers to provide information to trustee	30
	Compliance	30
	Trustee may not charge fees	30
	Trustee entitled to be reimbursed for expenses	30
	Trustee to keep records and accounts	31
	Trustee to collect money owing to the fund	31
	Trustee to keep records, accounts, books etc.....	31
	Documents to be prepared	31
	Annual return	31
	Audit.....	31
	Disclosure requirements.....	31
	Availability of books and records	32
	Availability of deed and documents	32
	Appointment of auditor.....	32
	Appointment of actuary.....	32
	Appointment of administration manager.....	32
	Appointment of investment manager	32
	Appointment of custodian	32
	Superannuation law to be observed	32
	Trustee may remove person from office	32
	Trustee not bound by advice	33
	Liability of the trustee is limited.....	33
	Indemnity	33
	Other persons who may act.....	33
	Appointment of corporation as trustee.....	33
	Continuity of office	33
	Appointment of trustee.....	34

N	Miscellaneous	34
	Trustee may elect to wind up fund.....	34
	Notice of winding up	34
	Payment etc on winding up	34
	Employment relationship not affected by this deed	34
	Legal rights of member not affected by this deed	35
	Variation.....	35
	Limits on power to vary.....	35
	Notice of variation	35
	Dispute resolution	35
	Interpretation.....	35
	Proper law.....	36
	Schedule 1 to this deed	37
	Schedule 2 to this deed	38
	Application to become a Member	38
	Schedule 3 to this deed	42
	Application to become Participating Employer	42
	Schedule 4 to this deed	43
	Application to become an Employer-Sponsor	43
	Schedule 5 to this deed	44
	Application to become a member (if member is a minor).....	44
	Schedule 6 to this deed	48
	Form of Product Disclosure Statement.....	48
	Superannuation Trust Deed Definitions	66
	Execution	71

Overview

For the convenience of users, this superannuation trust deed is written in plain language. It contains only those clauses that are appropriate for the particular form of self-managed superannuation fund that you have chosen. It is therefore suitable for a self managed superannuation trust whose trustees are the members of the fund. *It is not suitable for any other form of fund.*

If you decide to change the form of the fund from a fund whose trustees are the members of the fund to a fund whose trustee is a corporation of which the members of the fund are the only directors, you will have to use the Cleardocs system to create a replacement deed that incorporates the necessary clauses for the new form of fund.

You cannot change the form of the fund in any other way.

A Establishment of the fund

The establishment of the fund

- 1 The person named in Schedule 1 as the 'person establishing the fund' establishes the The Studenslater Superannuation Fund as a self-managed superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (Cth). It is an indefinitely continuing superannuation fund.

Purpose of the fund

- 2 The sole or primary purpose of the fund is to provide old age pensions to members on their retirement.

Trustees of the fund

- 3 The initial trustee is named in Schedule 1 of this deed. The trustee accepts the appointment. The fund is vested in the trustees. No other person (including a member) has any legal or beneficial interest in any asset of the fund except to the extent expressly stated elsewhere in this deed. The trustees must manage the fund in accordance with this deed.

Method of decision by trustees under this deed

- 4 Subject to clause 5, if there is more than one trustee they must act jointly.

Meetings of trustees

- 5 Any trustee may call a meeting of trustees by providing 7 days' written notice to each of the other trustees at their address listed in Schedule 1 (or to any other address of a trustee if that trustee has informed each of the other trustees of the other address). The following rules apply to any such meeting:
 - unless agreed to by all the trustees, the meeting may only be within business hours;
 - a trustee may attend the meeting by phone;
 - a quorum for the meeting will be all the trustees, and if all the trustees are not in attendance within 15 minutes after the scheduled time the meeting will be adjourned for 5 business days, to be held at the same time of day (**adjourned meeting**);
 - at the adjourned meeting, the quorum of trustees will be those trustees in attendance;
 - at any meeting, if the trustees are unable to reach a decision unanimously or by majority then decisions will be made by poll, with each trustee having the number of votes equal to the nearest dollar figure (rounded up) representing the value of the benefits of the member whom that trustee represents.

Deed subject to superannuation law

- 6 This deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the fund it establishes qualifies as a self managed fund under superannuation law and qualifies for concessional tax treatment under the *Tax Act*. To the extent that anything in this deed is inconsistent with superannuation law, it is to be severed from the deed. Any obligation imposed by superannuation law in respect of the fund established by this deed that is not expressed in this deed is nonetheless to be regarded as incorporated in it by reference.

Trustee must comply with law

- 7 The trustee must not do or fail to do anything as trustee of the fund that would result in either of the following:
- a breach of law, including superannuation law; or
 - the fund ceasing to qualify as a self managed fund under superannuation law or to qualify for concessional tax treatment under the *Tax Act*.

B Membership

Initial members of the fund

- 8 The initial members of the fund are named in Schedule 1. Each of them has completed and signed the 'Application to become a Member' in a form that is equivalent to the form set out in Schedule 2.

Trustee may appoint additional members

- 9 The trustee may appoint a person as an additional member of the fund if he or she has completed and signed an 'Application to become a Member' in a form that is equivalent to the form for initial members set out in Schedule 2, or on another form approved by the trustee.

The additional member must consent to becoming a trustee of the fund upon appointment unless the additional member is unable to become a trustee under superannuation law.

Applicant to provide information to trustee

- 10 On written request by the trustee, a member or applicant for membership of the fund must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.
- 11 If a member fails to do so, the trustee may refuse to accept further contributions in respect of that member.
- 12 If an applicant fails to do so, the trustee may decline to accept the applicant as a member.

Conditions must be met

- 13 Subject to clause 28, the trustee must not accept a person as an additional member of the fund unless each of the following conditions is met:
- the total number of members would be no more than 4;
 - the person is not disqualified from being a trustee of the fund;
 - the person is not in an employment relationship with another member of the fund except another member who is also a relative of that person;
 - the trustee is satisfied that the person will become a trustee of the fund on being accepted as a member of the fund.

Effect of becoming member

- 14 An additional member becomes bound by this deed as if he or she were an initial party to this deed.

Date of commencement of membership of additional member

- 15 An additional member's membership commences on the date the trustee specifies when accepting the person as a member. If no date is specified, the additional member's membership commences on the date the trustee received his or her application.

Date of additional member's commencement as trustee

- 16 An additional member becomes trustee of the fund on the date his or her membership commences.

Back-dating of membership

- 17 With the trustee's consent, the relevant participating employer may back-date the commencement of an additional member's membership for any period the employer thinks fit. Unless the employer decides otherwise with the agreement of the trustee, that additional period will count as a period of membership.

Conditions on membership

- 18 The trustee may impose any conditions the trustee thinks fit on the membership of an additional member and the additional member's rights and duties. The trustee may remove or vary any condition at any time.

Trustee must notify new member

- 19 As soon as practicable after a person becomes a member of the fund (and not later than 3 months after the person becomes a member), the trustee must ensure that the member is given a product disclosure statement (in the form set out in Schedule 6, updated as required) which the superannuation law requires to be given to new members of the fund.

Trustee must disclose and report

- 20 The trustee must ensure that members, former members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the fund, that the superannuation law requires them to be given.

Trustee must notify exiting member

- 21 As soon as practicable after a person ceases to be a member of the fund, the trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be members of the fund.

Limit on disclosure

- 22 A dependant of a member is not entitled to any additional information relating to the operation or conduct of the fund which the trustee thinks it is inappropriate to disclose.

Members must inform trustee of change affecting fund compliance

- 23 A member must immediately inform the trustee if the member becomes aware that either of the following may happen:
- the member may enter into an employment relationship with another member who is not also a relative of the member; or
 - the member may be disqualified from being a trustee of the fund.

Members and trustee must ensure fund compliance

- 24 A member and the trustee must ensure that the member ceases to be a member of the fund within 6 months after either of the following happens:
- the member enters into an employment relationship with another member who is not also a relative of the member; or
 - the member is disqualified from being a trustee of the fund.

Trustee and members must rectify non-compliance

- 25 If a member of the fund enters into an employment relationship with another member who is not also a relative of the member, or becomes disqualified from being a trustee of the fund, the trustee and the members must do whatever is necessary to ensure that, within 6 months after the member entered into the employment relationship or became disqualified:
- no member of the fund is in an employment relationship with another member who is not also a relative of the member; and
 - no member of the fund is disqualified from being a trustee of the fund.

Types of compliance arrangement

- 26 The types of things that may be done to ensure compliance include each of the following:

- a member may request the member's benefits or entitlement in the fund to be paid in accordance with this deed or to be transferred or rolled over to an approved benefit arrangement under clause 141.
- the trustee may transfer a member's benefits or entitlement in the fund to an eligible roll over fund under clause 141.

Ceasing to be a member

27 A person ceases to be a member of the fund as soon as the first of the following happens:

- the person dies.
- the person ceases to be a trustee of the fund.
- when payment of all the member's benefits is made to the member or to an approved benefit arrangement for the member.
- when benefits payable to or for the member cease to be payable.

When a person ceases to be a member of the fund, the person ceases to be a trustee of the fund, if he or she has not already ceased to act in that role.

Minor as a member

28 A minor, being a person who is under 18 years of age, may be a member of the fund provided the superannuation law is complied with. In relation to a member who is a minor:

- the minor's parent or guardian must make the application for the minor to become a member in the form set out in Schedule 5 or in the form otherwise approved by the trustee;
- decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
 - the minor turns 18; or
 - after the minor turns 16, provided that the parent or guardian notifies the fund that the minor will be making decisions in relation to the minor's membership.
- when the minor turns 18, the minor becomes a trustee of the fund.

C Accounts of the fund

Trustee must establish certain types of account

29 The trustee must establish:

- an accumulation account and/or a pension account in respect of each member or beneficiary for each class; and
- an income account.

Credits to accumulation accounts

- 30 The trustee must credit (and in the case of clause 30.11, allot and credit) each of the following to the accumulation account of a member according to the class to which they are relevant:
- 30.1 Contributions made by a member.
 - 30.2 Contributions made in respect of the member or a beneficiary of that member by an employer.
 - 30.3 Other contributions allowed under this deed and superannuation law that are made in respect of the member.
 - 30.4 Positive earnings transferred from the income account.
 - 30.5 A shortfall component paid in respect of that member after any tax that is payable in relation to it has been deducted from it.
 - 30.6 An amount paid to the trustee as a transfer or roll over payment in respect of that member which the trustee thinks it appropriate to credit to the account.
 - 30.7 A forfeited amount allocated to the member or beneficiary under clause 120.
 - 30.8 An amount transferred from the pension account of a beneficiary of the member.
 - 30.9 The proceeds of an annuity or insurance policy effected by the trustee in respect of the member or a beneficiary of the member which the trustee thinks it appropriate to credit to the account.
 - 30.10 Financial assistance under section 23 of the *Superannuation Industry (Supervision) Act 1993* which the trustee thinks it appropriate to credit to the account.
 - 30.11 An amount deducted from the accumulation account of another member pursuant to a contributions-split request made by that other member and accepted by the trustee.
 - 30.12 Any other amount the trustee thinks it appropriate to credit to the account.

Debits to accumulation accounts

- 31 The trustee must debit each of the following from the accumulation account of a member according to the class to which they are relevant:
- 31.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
 - 31.2 The proportion that the trustee thinks appropriate of either of the following:
 - tax payable in respect of contributions or any shortfall component that are paid to the fund; or
 - any earnings of the fund credited to the accumulation account or arising as a result of a roll over payment.
 - 31.3 A payment of a benefit to or in respect of the member or a beneficiary of the member except a payment from a pension account.
 - 31.4 An amount paid out of the fund in respect of the member or a beneficiary of the member as a transfer or roll over payment.

- 31.5 The cost of any annuity or policy of insurance effected by the trustee in respect of the member or a beneficiary of the member; and the proportion that the trustee thinks equitable of any group policy effected by the trustee in respect of the member or beneficiary and another member or beneficiary.
- 31.6 The amount of a lien in respect of an indemnity exercised by the trustee in accordance with this deed.
- 31.7 An amount forfeited in accordance with this deed.
- 31.8 The proportion that the trustee thinks appropriate of any negative earnings of the fund determined in accordance with this deed.
- 31.9 An amount paid to indemnify the trustee in accordance with this deed.
- 31.10 An amount credited to the pension account of a beneficiary.
- 31.11 The proportion that the trustee thinks appropriate of a levy.
- 31.12 The amount of tax attributable to the member or a beneficiary of the member.
- 31.13 An amount to be allotted and credited to the accumulation account of another member pursuant to a contributions-split request made by the member whose accumulation account is to be debited and accepted by the trustee.
- 31.14 Any other amount the trustee thinks it appropriate to debit.

Contributions-split requests

- 32 A member may ask the trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the fund in respect of that member in the previous financial year be:
- 32.1 allotted to the accumulation account of that member's spouse; or
- 32.2 rolled-over or transferred to the trustee of an approved benefit arrangement of which that member's spouse has joined or is eligible to join.
- 33 The trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 32 provided:
- The request satisfies the requirements of superannuation law.
 - The trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and
 - The amount of the contributions that the trustee allots, rolls-over or transfers does not exceed the amount in the member's accumulation account, taking into account any amount that the trustee otherwise determines to debit from the member's accumulation account.

Credits to the income account

- 34 The trustee must credit each of the following to the income account of the fund:
- 34.1 Income and profits of the fund.
- 34.2 Adjustment credits made in accordance with clause 37.

- 34.3 The proceeds of an insurance policy which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.
- 34.4 A surplus resulting from a valuation under clause 41.
- 34.5 Financial assistance received by the fund under section 23 of the *Superannuation Industry (Supervision) Act 1993* which the trustee decides not to credit to a member's or beneficiary's accumulation or pension account.

Debits to the income account

- 35 The trustee must debit each of the following to the income account of the fund:
 - 35.1 The expenses of the fund, except those the trustee debits from a member's or beneficiary's accumulation or pension account.
 - 35.2 Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the trustee debits from a member's or beneficiary's accumulation or pension account.
 - 35.3 Adjustment debits made in accordance with clause 37.
 - 35.4 The cost of an insurance policy which the trustee decides not to debit from a member's or beneficiary's accumulation or pension account.
 - 35.5 A deficiency resulting from a valuation under clause 41.
 - 35.6 The amount of a levy, except an amount the trustee debits from a member's or beneficiary's accumulation or pension account.
 - 35.7 Any loss on the disposal of an investment of the fund.

Tax on income

- 36 The trustee must make provision for the payment of any tax payable in relation to the taxable income of the fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

Distribution from income account

- 37 At the end of each fund year, the trustee must determine the fund earning rate. The trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant fund year. The trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of that year.

Trustee may establish equalisation account

- 38 The trustee may establish an equalisation account which the trustee may use for any of the following purposes:
 - 38.1 To give effect to the reserving strategy the trustee establishes to smooth the investment earnings of the fund.
 - 38.2 To increase the fund earning rate.
 - 38.3 To pay tax payable by the fund.

- 38.4 To pay the expenses of the fund.
- 38.5 To provide for any contingencies the trustee decides to provide for.
- 38.6 To provide an amount to or for a member, former member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law.
- 38.7 To do anything else the trustee decides to do, provided there is no breach of trust or superannuation law.

Credits to equalisation account

- 39 The trustee may credit the equalisation account with any of the following:
- the portion the trustee thinks fit of an amount paid into the fund as a transfer or roll over payment.
 - an amount transferred from the forfeiture account under clause 120.
 - an amount transferred from a pension account under clause 87.

Trustee may establish or maintain other accounts or reserves

- 40 The trustee may establish or maintain any other account for or reserve of the fund that the trustee thinks necessary or desirable or that is required or permitted by superannuation law. The trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the trustee sees fit.

Valuation of fund

- 41 The trustee must value the assets of the fund at the end of each fund year, when superannuation law requires it, and when the trustee thinks it appropriate to do so. The trustee must also determine whether there is a surplus or deficiency which it is equitable in the trustee's opinion to transfer to the income account.

Interim fund earning rate

- 42 If the trustee is required to establish an interim fund earning rate, the trustee must do so in accordance with superannuation law on a basis the trustee believes to be equitable. If the Regulator or superannuation law requires it, the trustee must inform members of that basis.

D Contributions

Member contributions

- 43 With the trustee's consent, a member may make any contributions to the fund that the member decides to. With the member's and the participating employer's consent, contributions can be paid by deduction from wages or salary. In that case, the member's employer must pay them to the fund in the way the trustee directs.

Employer contributions

44 A participating employer of a member may make any contributions to the fund in respect of that member that the trustee and the employer agree to.

Other contributions

45 With the consent of the trustee and the member, any other person including:

- a spouse of that member;
- another member;
- another trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the member's spouse);
- any State, Territory or Federal government (including under the Federal government's co-contribution scheme);

may make contributions to the fund in respect of that member.

Participating employers

46 The trustee may allow an employer to become a participating employer and to make contributions in respect of a member or an eligible person who wishes to become a member. The trustee may require the employer to apply in the form in Schedule 3 'Application to become a Participating Employer'. The employer becomes a participating employer either on the date appointed by the trustee or the date it begins making contributions on behalf of a member, whichever is the earlier.

How contributions to be made

47 A contribution to the fund must be made in the way the trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 59.

Interest on contributions

48 The trustee may require the employer to pay interest on an employer contribution which is in arrears. The trustee may also require either the employer or the member (whichever is appropriate) to pay interest on a member contribution which is in arrears. Interest will be payable at a rate decided on by the trustee.

Failure to contribute

49 In the absence of an agreement, neither a member nor his or her employer is under an obligation to make a contribution to the fund in respect of that member. A failure to do so does not affect the member's membership of the fund.

Contributions etc not accepted

50 The trustee must not accept any of the following:

- a contribution that is not permitted by superannuation law;
- a contribution or shortfall component the acceptance of which would prevent the fund from qualifying as a complying superannuation fund;
- an employer contribution or shortfall component which the regulator lawfully directs the trustee not to accept.

Breach of clause headed 'Contributions etc not accepted'

51 If the trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 50, the trustee must refund the amount within any time specified by superannuation law. However, the trustee may deduct each of the following from that amount:

- any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
- reasonable administration charges.

The trustee may reduce the benefits of the member to those which the member would have had if the contribution or shortfall component had not been accepted.

Allocation of contributions

52 If the trustee receives a contribution in a month, the trustee must allocate the contribution to the relevant member of the fund:

- within 28 days after the end of the month; or
- if it is not reasonably practicable to allocate the contribution to the relevant member of the fund within 28 days after the end of the month – within such longer period as is reasonable in the circumstances.

Reduction of contributions by employer

53 An employer who is under an obligation to make contributions in respect of a member may, with the trustee's consent, reduce the amount of those contributions to the extent that it becomes required to make contributions in respect of that member to another fund of which the member is also a member.

Tax on contributions and shortfall components

54 Either the trustee or the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the member's accumulation account.

Surcharge

55 The trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.

Termination of employer's contributions

- 56 A participating employer ceases being a participating employer and may cease making contributions to the fund if any of the following occurs to the employer:
- a deed of appointment is executed under which the employer is placed in receivership or under official management;
 - a resolution of its members is passed for it to be liquidated or a court order places it in liquidation;
 - the employer gives the trustee written notice that it is permanently terminating its contributions to the fund.

Effect of termination on member's contributions

- 57 A member whose participating employer has ceased to make contributions under this deed under the previous clause may not make any contributions without the trustee's consent.

No termination on transfer of business to another employer

- 58 If a participating employer amalgamates with another participating employer or disposes of its business to another participating employer, members who were employees of the former participating employer are deemed to have become employees of the latter participating employer, which may then make contributions in respect of them.

E Investment

Authorised investments

- 59 The trustee must invest any assets of the fund that are not required for payment of benefits or other amounts under this deed. The trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:
- 59.1 Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia.
 - 59.2 Securities in any company incorporated anywhere, whether carrying on business in Australia or not.
 - 59.3 Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, trustee company, or other registered financial institution.
 - 59.4 Real or personal property, including an improvement to that property.
 - 59.5 Units (including sub-units) in a unit trust established or situated anywhere in the world) by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant.
 - 59.6 Futures, options or any other synthetic investment.
 - 59.7 Hedging, swapping or any similar arrangement, even though it is not linked to any property of the fund.

- 59.8 Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the trustee thinks reasonable. The fact that the trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant.
- 59.9 A policy or annuity with an insurer, whether by proposal or purchase.
- 59.10 Any other investment allowed by superannuation law that the trustee thinks appropriate.

Forbidden investments

- 60 The trustee must not invest in any investment that is forbidden by superannuation law. The trustee must not make an investment in the form of a loan or other financial assistance to a member or a relative of a member.

Strategy

- 61 The trustee must formulate one or more investment strategies for the fund. The trustee must inform members and beneficiaries of the strategies adopted by the trustee. The trustee may review and change a strategy at any time. The trustee must continually monitor the strategies to ensure that they remain appropriate.

Power to deal with investments

- 62 The trustee may sell, transfer or vary any investment at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of members and beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

Investment choice by members

- 63 The trustee may decide to allow one or more members or beneficiaries to choose between investment strategies. If the trustee does, the trustee must establish a range of possible investment strategies, and may designate particular assets for those strategies. The trustee must provide the members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the member or beneficiary to choose between them on an informed basis. The trustee must also provide them with information concerning their rights under this deed.

Member or beneficiary may choose strategy

- 64 A member or beneficiary who has been offered investment choice by the trustee may choose one or more of the strategies prepared by the trustee by completing any documents the trustee requires. On having done so, the member or beneficiary may direct the trustee to invest any part of the fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.

Member or beneficiary may not choose particular investments within strategy

- 65 A member or beneficiary who has directed the trustee to invest any part of the fund that is held for that person in accordance with those strategies may not direct the trustee to invest in any particular investment. However, the member or beneficiary may request the trustee to develop an investment specific strategy and to make it available to that member or beneficiary. The trustee may accept or reject the request.

Chosen strategies to be monitored

- 66 The trustee must continually monitor any strategies adopted by members or beneficiaries for investment choice to ensure that they remain appropriate for the members or beneficiaries to whom they are available.

Sub-accounts etc for investment choice

- 67 If a member adopts a strategy for investment choice, the trustee must do each of the following:
- 67.1 Establish a sub-account of the income account in respect of that strategy.
 - 67.2 Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself.
 - 67.3 Allocate earnings attributable to that strategy to the member's or beneficiary's accumulation account in a way that the trustee thinks equitable.
 - 67.4 Determine a fund earning rate for that sub-account.

Power to deal with investment choice investments

- 68 The trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the trustee's absolute discretion in accordance with this deed. The trustee must do so in the interests of the relevant members or beneficiaries. The trustee must continually monitor the investments to ensure that they remain appropriate.

F Benefits: general

Limit on payment of preserved payment benefits

- 69 The trustee must not pay out to a member or a dependant of a member any preserved payment benefit that superannuation law does not allow the trustee to pay out.

When payment of preserved payment benefits allowed

- 70 The trustee may pay a member or a dependant of a member a preserved payment benefit in any of the following circumstances:
- 70.1 The member retires from gainful employment on or after reaching the relevant preservation age.
 - 70.2 The member becomes totally and permanently disabled.
 - 70.3 The member becomes totally and temporarily disabled.

- 70.4 The member reaches age 65.
- 70.5 The member dies.
- 70.6 Any other circumstance allowed by superannuation law.

Member must inform trustee if ceases gainful employment after 65

- 71 A member must immediately inform the trustee when:
 - 71.1 he or she ceases gainful employment to a part time equivalent level after reaching 65; and
 - 71.2 he or she reaches age 75.

Payment of non-preserved amount

- 72 With the trustee's consent, a member may withdraw any part of the non-preserved amount in the member's accumulation account. The member must apply to the trustee in writing for the withdrawal in a form acceptable to the trustee. The trustee may set a minimum withdrawal amount by notifying the members of the fund.

Vesting and compulsory payment

- 73 A member's benefit entitlement will vest in accordance with superannuation law. The trustee must cash or commence to cash a member's benefit entitlement as soon as practicable after the member dies or the entitlement has vested. If a lump sum is payable, the trustee may pay it in several stages: an initial payment and then subsequent payments.

Possible addition to entitlement when member ceases to be member

- 74 If a member ceases to be a member of the fund, the trustee may pay an amount that the trustee thinks appropriate from the equalisation account (if any) into the member's accumulation account.

Anti-detriment payments (section 279D of the *Income Tax Assessment Act 1936*)

- 75 Where the trustee is to make a payment because a member has died (a **death benefit**), the trustee may pass on to the recipient of that payment any benefit that would accrue to the fund if a deduction were allowed under section 279D of the *Income Tax Assessment Act 1936*.

Trustee may retain benefit in fund

- 76 If a member or beneficiary requests it, the trustee may retain any part of a benefit in the fund. The trustee may do so until one of the following occurs:
 - 76.1 The member or beneficiary decides otherwise.
 - 76.2 The member or beneficiary dies.
 - 76.3 The amount has to be paid under this deed or superannuation law.
 - 76.4 The trustee decides otherwise.

The payment the trustee then makes must be the amount standing to the credit of the member's or beneficiary's accumulation account at that time.

Transfer of insurance policy

- 77 If a member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the trustee may assign that policy to the member or beneficiary, or to any of the dependants of the member the trustee thinks fit. The trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the trustee nor an employer is liable for any further payment of premiums in relation to the policy.

Information to be provided to trustee

- 78 On written request by the trustee, an applicant, member or beneficiary must supply the trustee with information that the trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the trustee.

If an applicant, member or beneficiary fails to do so, the trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the trustee thinks fit.

Trustee may adjust benefits for wrong information

- 79 The trustee may adjust any benefit payable to or in respect of a member if an applicant, member or beneficiary has supplied false or misleading information to the trustee, or has deliberately withheld information from the trustee, that affects or is likely to affect benefits payable to or in respect of that member.

G Pensions: general

Trustee's power to pay pension

- 80 When any part of a benefit becomes payable to a member under this deed or in accordance with superannuation law, the trustee has a discretion to decide whether to pay one or more pensions to the member or to use the benefit payable to acquire one or more annuities in the name of the member. The pensions or annuities will be in substitution for the relevant part of any lump sum benefit that was payable to the member for the amounts credited to the member's pension account as a transfer of a roll over payment under clause 86.2.

Actuarial certificate

- 81 The trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the trustee decides to pay, unless either section 273A or section 283 (or any other provision) of the *Income Tax Assessment Act 1936* (Cth) provides otherwise in which case the trustee has a discretion as to whether to obtain an actuarial certificate.

Funding pension through annuity

82 The trustee may fund a person's pension by purchasing an annuity payable to the trustee.

Trustee may allocate benefit between 2 or more spouses

83 If there are 2 or more spouses of a member, the trustee may decide in what proportion each is entitled to a benefit payable under this deed to the member's spouse.

Member or beneficiary may choose type of pension

84 The relevant member or beneficiary may choose the type of pension that is to be paid from the following types of pension:

- Allocated pension;
- Market linked pension;
- Allocated pension, as a transition to retirement pension;
- Market linked pension, as a transition to retirement pension;
- Any other type that is allowed by superannuation law or is acceptable to the Regulator, provided that the pension is paid in accordance with the requirements stipulated by superannuation law, including a pension wholly determined by reference to policies of life assurance purchased or obtained by the trustee of a regulated superannuation fund solely for the purposes of providing benefits to members of that fund.

Trustee must establish pension account

85 If the trustee decides to pay a pension to a person in accordance with this deed, the trustee must establish a pension account in the name of that person.

Credits to pension account

86 The trustee must credit each of the following amounts to the person's pension account:

- 86.1 The amount the trustee believes necessary to fund the pension.
- 86.2 The amount paid into the fund in respect of the pensioner as a transfer or roll over payment which the trustee thinks it appropriate to credit to that account.
- 86.3 Earnings of the fund which the trustee thinks it appropriate to credit to that account.
- 86.4 A shortfall component paid in respect of the pensioner.
- 86.5 Contributions lawfully paid in respect of the relevant member.
- 86.6 Adjustment credits made in accordance with clause 37.
- 86.7 The proceeds of an annuity or insurance policy effected by the trustee in respect of the pensioner which the trustee thinks it appropriate to credit to the account.
- 86.8 Financial assistance under section 23 of the *Superannuation Industry (Supervision) Act 1993* which the trustee thinks it appropriate to credit to the account.

86.9 Any other amount the trustee thinks it appropriate to credit to the account.

Debits to pension account

- 87 The trustee must debit each of the following amounts to the person's pension account:
- 87.1 The proportion that the trustee thinks appropriate of the expenses of the fund.
 - 87.2 The proportion that the trustee thinks equitable of any negative earnings of the fund determined in accordance with clauses 37, 67 or 88.
 - 87.3 The proportion of the loss on the disposal of investments of the fund that the trustee thinks equitable.
 - 87.4 Amounts transferred from the fund in respect of the pensioner as a transfer of a roll over payment which the trustee thinks it appropriate to debit to the account.
 - 87.5 Payments made to or in respect of the pensioner or a reversionary beneficiary under this deed.
 - 87.6 The cost of an insurance policy or annuity effected by the trustee in respect of the pensioner which are not debited from the member's accumulation account.
 - 87.7 The proportion of an amount payable as taxation in respect of the earnings of the fund that are credited to the pensioner's account or arise from a roll over amount that the trustee thinks equitable.
 - 87.8 The proportion of an amount paid in respect of an indemnity to the trustee or other person under this deed that the trustee thinks equitable.
 - 87.9 The amount of a levy that the trustee thinks equitable.
 - 87.10 An amount transferred to the accumulation account of a beneficiary.
 - 87.11 Any other amount that the trustee thinks it appropriate to debit from the account.

Adjustment based on fund earning rate

- 88 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the trustee must make an adjustment to the account that the trustee thinks equitable on the basis of the interim fund earning rate at that date. The adjustment must be made in respect of the period from the beginning of the current fund year to the relevant date. The income account must be credited or debited accordingly.

Segregation of assets and valuation

- 89 The trustee may segregate from other assets those assets which are to fund the pension of a person under this deed. The trustee must value those assets at least annually. If they are insufficient or more than sufficient to fund the pension, the trustee must do anything that superannuation law requires. The trustee must obtain any certificate of adequacy that the trustee considers necessary in respect of those assets in order to comply with the *Tax Act* or superannuation law.

Pensions: residue in account

- 90 On the death of a pensioner being paid a pension, if the pension is not commuted or transferred in accordance with this deed, the trustee must pay any residue in the pension account in any way permitted by superannuation law.

Trustee's right to commute pensions generally

- 91 On written request by a pensioner, or in accordance with superannuation law or this deed, the trustee may commute any part of a pension to a lump sum, and pay it to the relevant person or his or her estate. The following general conditions apply in respect of all types of pension:

- The commutation must be allowed by, and be in accordance with, superannuation law.
- The commutation must not disadvantage the fund, an employer, a member, a pensioner or a reversionary beneficiary.

If the trustee commutes only part of a pension to a lump sum, the trustee must then adjust the amount of the pension payable as required by superannuation law.

Qualification of pensions as asset test exempt income streams

- 92 The trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991*). If the trustee so decides:

- 92.1 the superannuation law prevails over the terms of this deed to the extent of any inconsistency;
- 92.2 this deed is deemed to contain any provision that is required by superannuation law; and
- 92.3 this deed is deemed not to contain any provision that is required to be excluded by superannuation law.

H Death, disability and retirement benefits

Death benefit

- 93 The trustee may pay the death benefit on the death of a current member of the fund. The trustee must pay the full amount standing to the credit of the accumulation account as a lump sum, or must pay that amount in the form of one or more pensions or annuities.

Payment on death

- 94 On the death of a member or beneficiary, the trustee must pay or apply the relevant benefit in the way the trustee thinks fit in accordance with the following rules:
- 94.1 If the member or beneficiary has given the trustee a binding death benefit notice, the trustee must comply with it.
- 94.2 If there is no binding death benefit notice, but the member or beneficiary has left dependants, the trustee must pay or apply the benefit to or for the benefit of anyone or more of the dependants of the member or beneficiary and the legal personal representatives of the member or beneficiary as the trustee thinks fit.

The trustee may do so in any proportions the trustee thinks fit and may take into account a member's wishes contained in a non-binding nomination form.

- 94.3 If there is no binding death benefit notice, and the member or beneficiary has not left any dependants, the trustee must pay the benefit to the legal personal representatives of the member or beneficiary.
- 94.4 If there is no binding death benefit notice, and the member or beneficiary has not left any dependants, and there is no legal personal representative, the trustee may pay or apply the benefit to or for the benefit of any individual at the trustee's discretion. The trustee may do so in any proportions the trustee thinks fit.
- 94.5 If there is no binding death benefit notice, and the trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 94.1 to 94.4 above, the trustee must treat the benefit as a forfeited benefit entitlement.

Death of member or former member

- 95 If a member or former member who has become entitled to a lump sum benefit dies before the payment is made, the trustee must pay the amount in accordance with clause 94.

Discharge of trustee

- 96 The receipt by a dependant, legal personal representative, relative or other person of any part of a benefit under either of the previous clauses discharges the trustee from liability in relation to it. The trustee is not responsible for seeing to its application.

Total and permanent disablement benefit

- 97 The trustee must pay a benefit to a member whom the trustee believes to be totally and permanently disabled unless requested otherwise by the member. The benefit may be either of the following:
- A lump sum equal to the full amount standing to the credit of the accumulation account of the member; or
 - One or more pensions or annuities representing that amount.

Temporary total disablement benefit

- 98 The trustee must pay a benefit to a member whom the trustee believes to be temporarily totally disabled unless requested otherwise by the member. The benefit must be in the form of a pension or annuity that represent the following amounts:
- In the case where the trustee is entitled to a benefit under an insurance policy in relation to the member's temporary total disablement, the amount payable to the trustee.
 - In any other case, the amount decided by the trustee, provided it does not reduce the minimum withdrawal benefit of the member under superannuation law.

The member is not entitled to commute any part of this benefit.

Period of payment: temporary total disablement

99 The trustee must cease paying the benefit for temporary total disablement:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, when the trustee ceases to be entitled to that benefit.
- In any other case, when the member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this deed or requests that the benefit ceases to be paid.

Method of payment: temporary total disablement

100 The trustee must pay the benefit in respect of temporary total disablement in the following way:

- In a case where the trustee is entitled to benefit under an insurance policy in relation to the member's temporary total disablement, in the way the benefit is paid by the insurer.
- In any other case, in the way the trustee decides.

Member contributions may be suspended: temporary total disablement

101 A member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

Membership not affected by temporary total disablement

102 A member does not cease being a member because he or she is receiving a benefit in respect of temporary total disablement.

Retirement benefit

103 The trustee may pay a member the retirement benefit at the member's request if either of the following applies:

- the member retires from employment with a participating employer on or after reaching normal retirement age; or
- the member becomes entitled under superannuation law to the payment of a benefit despite still being employed by a participating employer.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the member's accumulation account. However, the trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

Early retirement

104 On request by a member, the trustee must pay a benefit to that member in each of the following cases:

- the member ceased to be employed by a participating employer before normal retirement age, but has reached the relevant preservation age.
- the member retired from an arrangement under which the member was gainfully employed and has reached 60 or another age prescribed by superannuation law.
- in any other case as permitted by superannuation law.

The trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the member's accumulation account. However, the trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the member. The trustee must immediately inform members of the election.

I Payment of benefit

Trustee must notify that benefit is payable

- 105 The trustee must give notice that a benefit is payable to the following persons:
- If the benefit is payable to a member, to that member.
 - If the benefit is payable on the death of a member, to the nominated beneficiary, the reversionary beneficiary, the legal representatives of the member, known dependants of the member and any other person the trustee reasonably believes may have an entitlement or interest in the benefit.
 - In any other case, any persons the trustee reasonably believes may have an entitlement or interest in the benefit.

Method of notice

- 106 The trustee must give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the trustee that he or she is entitled to a benefit, the trustee must notify any persons to whom a notice was required to be sent under clause 105 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the trustee must pay the relevant part of the benefit to that person.

Claim out of time

- 107 If a person makes a claim out of time to an entitlement to a benefit, the trustee is not bound to make any payment to that person.

Unclaimed benefit

- 108 The trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

Tax on benefit

- 109 Either the trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.

Where benefit is payable

- 110 A benefit is payable at the trustee's principal office, or at a substitute place the trustee notifies to the member or beneficiary.

Trustee may send benefit to person entitled

- 111 The trustee may send a benefit to the postal address that the person entitled to it has last notified to the trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the trustee decides on.

Notification of address etc

- 112 A person to whom a benefit becomes payable must notify the trustee of his or her full residential address, and of any change in that address. He or she must also notify the trustee of a bank account into which he or she asks the benefit to be paid.

Receipt to be given

- 113 On request by the trustee, a person to whom a benefit is paid must give the trustee a receipt and release for the payment in the form required by the trustee.

Person under legal disability

- 114 If a person to whom the trustee is to pay any part of a benefit is under a legal disability, or the trustee believes that it would be in that person's best interests for the trustee not to make the payment to that person, the trustee may make the payment in any of the following ways as the trustee thinks fit:

- To or for the maintenance, education, advancement, support or benefit of the person on any conditions.
- To, and for the benefit of, another person who appears to the trustee to be any of the following: the trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.

Discharge of trustee

- 115 The receipt by a person of a payment in accordance with clause 114 discharges the trustee from liability in relation to it. The trustee is not responsible for seeing to its application.

Transfer of assets

- 116 With the consent of a member or beneficiary to whom a benefit is payable, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

J Forfeiture of benefit entitlements

Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.

Forfeiture account

- 117 The trustee may establish or maintain a forfeiture account into which the trustee must pay any amount forfeited under this deed. Money held in that account does not form part of an accumulation account. The trustee must credit any income from that money to the forfeiture account.

Circumstances of forfeiture

- 118 All benefit entitlements of a person are forfeited in each of the following cases:
- 118.1 The person assigns or charges, or attempts to assign or charge a benefit entitlement, except in accordance with superannuation law.
 - 118.2 The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority.
 - 118.3 The person is or becomes insolvent or has committed or commits an act of bankruptcy.
 - 118.4 The person is unable personally to receive or enjoy any part of the entitlement.
 - 118.5 In the trustee's opinion, the person is incapable of managing his or her affairs.
 - 118.6 In the trustee's opinion, the person is guilty of fraud or dishonesty.

This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

Forfeiture of residue

- 119 A person forfeits the residue in an accumulation account if the trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this deed.

Application of forfeiture account

- 120 The trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:
- 120.1 To or for the benefit of the relevant person or the dependants of the relevant member in any proportions the trustee decides on.
 - 120.2 To the trustee of the relevant member's estate.
 - 120.3 To or for the benefit of other members or their dependants who have rights to receive benefits under this deed.
 - 120.4 To provide additional benefits to other members or their dependants in accordance with superannuation law.
 - 120.5 To the equalisation account (if any).
 - 120.6 To any employees of the member or former member the trustee thinks appropriate.
 - 120.7 To any other person or entity the Regulator approves in writing.

Limit in relation to payments to member or dependants

- 121 The trustee must not make a payment under clause 120 to a member who is still being employed by an employer, except for the purpose of relieving the hardship of that member or his or her dependants.

Possible adjustment to entitlements

- 122 If the event that gave rise to forfeiture of an entitlement in respect of a member ceases to affect that member, the trustee may re-establish any rights in the member that the trustee thinks fit. They must not be greater than they were before the forfeiture.

K Provisions relating to the Family Law Act

Payment splits

- 123 If the trustee receives a splitting agreement or court order under Part VIIIB of the *Family Law Act*, then provided the agreement or court order has been properly served and subject to superannuation law, the trustee may:
- vary the relevant member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an actuary) and at any time the trustee determines from time to time, to the extent permitted by superannuation law; and
 - make a payment to the non-member spouse or a transfer in respect of the non-member spouse in accordance with clause 127.

Rules for payment splits

- 124 The trustee may as it determines from time to time subject to superannuation law, make rules dealing with:
- the valuation of a non-member spouse's benefit or benefit entitlement (including any adjustments);
 - the timing of the calculation of the non-member spouse's benefit or benefit entitlement;
 - other matters relating to the payment split or the non-member spouse's benefit or benefit entitlement.

Deferred payment splits

- 125 If the trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the trustee must:
- record the existence of the agreement or court order; and
 - keep a record of the non-member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the trustee determines from time to time subject to superannuation law.

Flagging agreements

126 If the trustee receives a flagging agreement or court order under Part VIII B of the *Family Law Act*, then provided the agreement or court order has been properly served, the trustee must:

- record the existence of the agreement or court order; and
- defer payment of the benefit to or in respect of the relevant member until the agreement or court order is lifted.

Transfer of non-member spouse interests

127 If the trustee receives a splitting agreement or court order under Part VIII B of the *Family Law Act*, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-member spouse under that agreement or order:

- the trustee must pay that amount to the non-member spouse – if the non-member asks for that payment in writing; or
- the trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-member spouse if the non-member asks for that transfer in writing.

Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-member spouse or the trustee of that other fund will sufficiently discharge the trustee of its liability in respect of that non-member spouse.

Refusal to admit as member

128 Provided that the trustee acts in accordance with superannuation law, the trustee may refuse to admit a non-member spouse as a member of the fund.

L Trustee's powers

All the powers of an individual

129 The trustee has all the powers in relation to the assets of the fund that the trustee would have if the trustee were the legal and beneficial owner of those assets. It also has all the powers that a trustee has at law and the powers specifically conferred on the trustee by this deed.

Trustee's discretion

130 The trustee has an absolute discretion in relation to exercising or not exercising any power under this deed or at law, and in relation to the way in which any power is exercised. The trustee's decision on such a matter is final and binding.

Delegation of power

131 The trustee may delegate to another person, including one or more trustees, any power or duty on any terms the trustee thinks fit. The trustee may alter or revoke any delegation.

Trustee not subject to direction

- 132 The trustee is not subject to direction in exercising any power under this deed or at law, except to the extent indicated under superannuation law.

Specific powers

- 133 To exclude any possible doubt, the trustee has the power to do any of the following to the extent allowed by superannuation law:
- 133.1 To borrow money, on security or not.
 - 133.2 To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the fund.
 - 133.3 To indemnify a person.
 - 133.4 To do anything the trustee considers necessary or desirable in connection with performing its obligations under this deed.

Trustee's power to effect insurance

- 134 The trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a member. A policy may be a group policy or an individual policy.

Trustee bound to exercise power in limited cases

- 135 The trustee is not bound to arrange one or more insurance policies, except where the trustee has informed the member or beneficiary that the trustee will arrange a policy of a specified type and amount and the member or beneficiary has not asked the trustee in writing not to do so, or has withdrawn his or her request for the trustee to arrange that policy.
- Even so, the trustee is not bound to arrange a policy that the trustee is unable to arrange.

Inconsistent conditions in policy

- 136 If an insurer will only insure a member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the member or beneficiary, the trustee may impose the policy conditions on that benefit despite the conditions stated in this deed.

Powers not affected by conflict of interests

- 137 The trustee may exercise any power under this deed or at law despite the fact that the trustee has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise.

Disclosure of conflict of interest

- 138 A trustee must disclose a conflict of interests of the type described in clause 137 in accordance with superannuation law.

Trustee's power to effect transfer on written request

139 On written request by a member or beneficiary, the trustee may transfer to the trustee of an approved benefit arrangement any part of the amount in the fund that represents the member's or beneficiary's benefit or benefit entitlement. The trustee may only do so if the following conditions are met:

- The member or beneficiary is eligible to join or has joined the arrangement.
- The trustee is satisfied that the transfer complies with superannuation law.
- The amount the trustee transfers must not exceed the amount in the member's or beneficiary's accumulation account, except to the extent of any amount that the trustee decides to add to that account from the equalisation account (if any) under clause 38.

Form and effect of transfer

140 The member or beneficiary must complete and execute any documents required by the *Tax Act* for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the trustee from all liability in respect of the amount transferred. The trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the trustee or the fund in respect of the relevant amount.

Trustee's power to transfer to successor fund

141 The trustee may transfer to the trustee of an approved benefit arrangement that is a successor fund to the fund under superannuation law any part of the amount in the fund that represents a benefit entitlement. The consent of the member or beneficiary is not required. Nor is it necessary that the member already be a member of the successor fund.

Trustee's power to transfer to eligible roll over fund

142 In accordance with superannuation law, the trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a member's or beneficiary's benefit entitlement. The trustee must do so if superannuation law requires it.

Transfer of assets

143 With the consent of a member or beneficiary to whom or in respect of whom a transfer is to be made under clauses 141 or 142, the trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the member or beneficiary or to the trustee of the relevant approved benefit arrangement.

The trustee's power to receive transfer

144 The trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a member or beneficiary of the fund. The trustee will hold the amount on trust for that person in the relevant accumulation or pension

account. The person will have rights in respect of that amount that are equivalent to the rights he or she had under the approved benefit arrangement. The trustee may decide that the person is to be treated as having been a member of the fund from the time he or she became a member of the approved benefit arrangement.

M Administration of fund

Dealing with money received

145 The trustee must ensure that any money received by the fund is dealt with as soon as practicable in one of the following ways:

- Deposited to the credit of the fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the trustee.
- Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the trustee for the purposes of the fund.
- Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this deed.

Effect of receipts

146 A receipt given by the trustee or the secretary of the fund or another person authorised by the trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the fund.

Employers to provide information to trustee

147 On written request by the trustee, an employer must give the trustee any information which it has or can obtain that is, in the trustee's opinion, necessary or desirable for managing and administering the fund. The trustee may act on that information and is not required to verify it.

Compliance

148 The trustee must comply with superannuation law and with any directions of the Regulator in relation to the fund.

Trustee may not charge fees

149 The trustee must not charge any fees in relation to acting as trustee under this deed or performing any services in respect of the fund.

Trustee entitled to be reimbursed for expenses

150 The trustee is entitled to be reimbursed from the fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as trustee under this deed.

Trustee to keep records and accounts

151 The trustee must keep proper records and accounts of all money received by the fund and paid out by it, including adequate details of all dealings by the fund in connection with that money.

Trustee to collect money owing to the fund

152 The trustee must ensure that money owing to the fund is collected promptly and dealt with in accordance with this deed.

Trustee to keep records, accounts, books etc

153 The trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

Documents to be prepared

154 The trustee must ensure that each of the following is prepared in respect of the fund in accordance with superannuation law:

- A statement of its financial position.
- An operating statement.
- Any other account or statement required by superannuation law.

Annual return

155 The trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

Audit

156 The trustee must arrange for the books, accounts and records of the fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

Disclosure requirements

157 The trustee must ensure that information and documents are provided to each of the following persons in accordance with the requirements of superannuation law:

- employers.
- the Regulator.
- the actuary (if one is appointed).
- the auditor.
- any other person.

Availability of books and records

158 The trustee must ensure that the books of the fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with superannuation law.

Availability of deed and documents

159 The trustee must ensure that this deed and any other documents (or copies of the deed and documents) are made available for inspection by a member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the place of business of a trustee while that business is open.

Appointment of auditor

160 The trustee may appoint a suitably qualified person as auditor of the fund.

Appointment of actuary

161 The trustee may appoint as actuary of the fund:

- an actuary who is a Fellow of the Institute of Actuaries of Australia;
- a member of a firm or company of which at least one member or director is a Fellow of the Institute of Actuaries of Australia; or
- an auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

Appointment of administration manager

162 The trustee may appoint one or more suitably qualified persons to act as administration manager of the fund or a specified part of the fund.

Appointment of investment manager

163 The trustee may appoint one or more suitably qualified persons to act as investment manager of the fund or a specified part of the fund in accordance with superannuation law.

Appointment of custodian

164 The trustee may appoint one or more suitably qualified persons to act as custodian of the fund or a specified part of the fund.

Superannuation law to be observed

165 Any appointment by the trustee must be in accordance with superannuation law.

Trustee may remove person from office

166 The trustee may remove from office a person the trustee has appointed to an office.

Trustee not bound by advice

167 Except to the extent required by superannuation law, the trustee is not bound to follow the advice of a person the trustee has appointed.

Liability of the trustee is limited

168 To the extent allowed by superannuation law, neither the trustee nor an employee of the trustee is liable for anything done or not done in connection with acting as trustee, unless at least one of the following applies:

- The trustee failed to act honestly.
- The trustee intentionally or recklessly failed to exercise the degree of care required.
- The trustee incurred a monetary penalty under a civil penalty order made in accordance with superannuation law.

Indemnity

169 To the extent allowed by superannuation law, the trustee and each employee of the trustee are entitled to an indemnity from the fund in all cases where the trustee is not liable under the preceding clause. The trustee has a lien on the assets of the fund for this purpose.

Other persons who may act

170 Subject to superannuation law, the trustee may appoint the following persons to act as trustee of the fund.

- the legal personal representative of a deceased member, from the date of the member's death until the member's death benefits begin to be paid;
- the legal personal representative of a member, while he or she holds an enduring power of attorney in respect of the member or while the member is under a legal disability;
- the legal personal representative, parent or guardian of a member who is a minor; or
- any other person if the superannuation law allows that person to be a trustee and the fund would remain a self managed superannuation fund.

Appointment of corporation as trustee

171 The trustees may appoint a corporation as trustee by executing a deed to that effect. They may only do so if immediately after executing that deed they replace this deed with another deed which provides the mechanisms to enable a corporation to act as trustee.

Continuity of office

172 When a person ceases to be a trustee or becomes a trustee, any other person acting as trustee must do everything necessary to vest the fund in the new or remaining trustees and must deliver all records and other books to the new or remaining trustees.

Appointment of trustee

173 The trustee will determine who acts as trustee in accordance with this deed and superannuation law for the fund to continue as a self managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of trustee. The trustee may accept the trustee's resignation in writing for this purpose.

- The appointment or removal of a trustee must be in writing and must immediately be advised to any other trustee.
- Where the trustee is unable or unwilling to determine who will act as trustee then the majority of members of the fund will determine who will act as trustee. If there are no members in the fund, the former members of the fund (or their legal personal representatives) will determine who acts as trustee of the fund.

N Miscellaneous

Trustee may elect to wind up fund

174 The trustee may elect to wind up the fund on a specified date in either of the following cases:

174.1 The trustee decides to wind up the fund.

174.2 There are no longer any members of the fund.

The trustee must elect to wind up the fund on a specified date if the Regulator requires the fund to be wound up.

Notice of winding up

175 The trustee must give notice to each participating employer and member that the fund is to be wound up on the specified date.

Payment etc on winding up

176 After deducting from the assets of the fund the costs of administering and winding up the fund, the trustee must pay the benefits in the following order to the extent that the assets of the fund are sufficient to do so:

- Benefits to which members, former members or their dependants are entitled but which they have not been paid on the day before the termination date.
- Additional benefits to members, former members or their dependants as the trustee thinks appropriate.
- Payment to the participating employers that have made contributions in respect of members or former members as the trustee thinks appropriate.

Employment relationship not affected by this deed

177 Nothing in this deed affects any powers an employer has in relation to a contract of employment. An actual or prospective right under this deed, or the ending of such a right, is not to be taken into account in relation to any legal action, including one based on termination of employment.

Legal rights of member not affected by this deed

- 178 Nothing in this deed affects any right a person may have to claim compensation or damages at common law or under statute.

Variation

- 179 The trustee may vary this deed either prospectively or retrospectively. The trustee may do so by oral declaration, written resolution or deed. If superannuation law requires it, the trustee must promptly give a certified copy of the resolution or a copy of the deed to the Regulator.

Limits on power to vary

- 180 The trustee does not have power to vary this deed so as to do either of the following:

- Reduce or adversely affect the rights of a member to accrued entitlements that arise before the variation is effected.
- Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

However, this (the rule in the previous sentence with the 2 dot points) does not apply if the reduction is necessary to enable the fund to comply with superannuation law or if each affected member, or the Regulator, consents in writing to the reduction.

The trustee also does not have power to vary this deed in a way that would have either of the following effects:

- unless the trustee is a corporation, altering the purpose of the fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law.
- unless the sole or primary purpose of the fund is to provide old age pensions to members, allowing any person except a corporation to be appointed trustee of the fund.

Notice of variation

- 181 If superannuation law requires it, the trustee must inform members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The trustee must do so in accordance with superannuation law.

Dispute resolution

- 182 If superannuation law requires it, the trustee must establish a system complying with that law for dealing with enquiries and complaints from members, beneficiaries and dependants.

Interpretation

- 183 A reference in this deed to:

- a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;

- a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- a person includes the legal personal representatives, successors and assigns of that person;
- anybody which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- a clause, schedule or appendix is reference to a clause, schedule or appendix in or to this deed;
- this or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- the singular includes the plural and vice versa; and
- a gender includes the other gender.

Proper law

184 This deed is governed by the law of Queensland. The parties consent to the exercise of jurisdiction by the courts of that place.

The Studenslater Superannuation Fund

Schedule 1 to this deed

1 Date deed established

02 March 2007

2 Names and addresses of trustees

Stuart Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

Denise Margaret Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

3 Name and address of members

Stuart Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

Denise Margaret Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

4 Name of person establishing the fund (Principal)

Stuart & Denise Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

Schedule 2 to this deed

[The fields in all of the following schedules are left intentionally 'blank' as the schedules are to be used as 'pro-forma' documents if the fund wishes to add members etc. in the future. These schedules are to be bound in and form part of this Deed.]

Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

Part 1 Application and Undertakings

I apply to become an [*Either* initial *Or* additional] member of this fund under the trust deed.

I make each of the following undertakings:

- [*Either* I am not in an employment relationship with another member. *Or* I am not in an employment relationship with another member who is not a relative of mine.]
- I am not a disqualified person under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
 - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
 - That I may become disqualified under superannuation law from being a [*Either* trustee *Or* director of the trustee] of the fund.
 - Any information in relation to my medical condition.
- I will act as a [*Either* trustee *Or* director of the trustee] of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name [Insert applicant's name]
 Applicant address [Insert applicant's address]
 Applicant occupation [Insert applicant's occupation]
 Date of birth [Insert applicant's date of birth]
 Applicant place of birth [Insert applicant's place of birth]

Part 2: Death Benefit: Beneficiary Nomination

If death benefit nomination is to be binding This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after your death to the person or persons you mentioned in this notice, being one or more dependants or your legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on your death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on your death.

I direct [Either the trustees Or the directors of the trustee] that the person[s] named in the following table [are/is] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		

[If death benefit nomination is to be binding (Please note, that this beneficiary direction is valid for only 3 years.)]

Signed by the applicant: _____

Date: _____

[Insert member's name]

[If the death benefit is not binding

Witness: _____ Name: _____

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date: _____ Date: _____

Witness: _____ Witness: _____

Witness name: _____ Witness name: _____

]

Annexure A to Application to become a member

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 3 to this deed

Application to become Participating Employer

[Insert name and address, and ACN if applicable, of applicant] applies to become a participating employer in the The Studenslater Superannuation Fund. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

_____ Date: _____
[Name of authorised officer]

Annexure A to Application to become and Employer-Sponsor

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 4 to this deed

Application to become an Employer-Sponsor

This Application form is accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

[Insert name and address, and ACN if applicable, of applicant] applies to become an employer-sponsor of the *[name of fund]*. The applicant agrees to comply with the trust deed.

Signed by the applicant's authorised officer

_____ Date: _____
[Name of authorised officer]

Annexure A to Application to become an Employer-Sponsor

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 5 to this deed

Application to become a member (if member is a minor)

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

Part 1 Application and undertakings

I apply, as the parent or guardian of, and on behalf of, the person listed below (**Applicant**), that the Applicant become an initial member of this fund under the trust deed.

I make each of the following undertakings:

- *[Either* The Applicant is not in an employment relationship with another member.
Or The Applicant is not in an employment relationship with another member who is not a relative of the Applicant.]
- I am not disqualified under superannuation law from being a *[Either* trustee *Or* director of the trustee] of the fund.
- I will comply with the trust deed.
- Upon request, I will fully disclose in writing any information required by the trustee in respect of the Applicant's my membership of the fund. This includes disclosing:
 - Any circumstance which may lead to the Applicant entering into an employment relationship with any other member of the fund who is not also a relative of the Applicant.
 - That I may become disqualified under superannuation law from being a *[Either* trustee *Or* director of the trustee] of the fund.
 - Any information in relation to the Applicant's medical condition.

[If the parent or guardian is NOT also separate member of the fund in their own right, then]

- *[Either* I will act as a trustee of the fund. *Or* I will act as a director of the trustee of the fund.]

[If the parent or guardian IS a separate member of the fund, then]

- *[Either* I am a member of the fund myself and I will act as a trustee of the fund.
Or I am a member of the fund myself and will act as a director of the trustee of the fund.]
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

In consideration of the Applicant's status as a minor, I have not attached a completed ATO Individual Tax File Number Notification form.

Applicant name	[Insert applicant's name]
Applicant address	[Insert applicant's address]
Applicant occupation	[Insert applicant's occupation]
Date of birth	[Insert applicant's date of birth]
Applicant place of birth	[Insert applicant's place of birth]
Parent or guardian name	[Insert parent or guardian's name]
Parent or guardian address	[Insert parent or guardian's address]
Parent or guardian date of birth	[Insert parent or guardian's name date of birth]
Parent or guardian place of birth	[Insert parent or guardian's place of birth]

Part 2: Death Benefit: Beneficiary Nomination

If death benefit nomination is to be binding This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after the Applicant's death to the person or persons you mentioned in this notice, being one or more of the Applicant's dependants or the Applicant's legal personal representative. *Or If death benefit notice is to be non binding* This is a direction to the trustee as to how to apportion any benefit payable on the Applicant's death. It is a non binding death benefit notice and the trustee retains the discretion as to how to apply any benefit payable on the Applicant's death.

On behalf of the Applicant, I direct [*Either the trustees Or the directors of the trustee*] that the person[s] named in the following table [*are/is*] to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
[Insert beneficiary's name]	[Insert beneficiary's relationship to member]	[Insert proportion of the death benefit to be paid to this person] %
[Add rows to table as required]		

If the death beneficiary nomination is binding (Please note that this beneficiary direction is valid for only 3 years.)

Signed by the
parent/guardian:

Date:

[Insert parent or guardian's name]

[If the death benefit is not binding]

Witness:

Name:

Or

If the death benefit is to be binding The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date:

Date:

Witness:

Witness:

Witness name:

Witness name:

Witness name:

Witness name:

Annexure A to Application to become a Member (where member is a minor)

[Here you need to attach the Product Disclosure Statement from Schedule 6.]

Schedule 6 to this deed

Form of Product Disclosure Statement

Product Disclosure Statement

The Studenslater Superannuation Fund

2 March 2007

Stuart & Denise Slater

148/123 Santa Cruz Boulevard

CLEAR ISLAND WATERS QLD 4226

Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The *Corporations Act* requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

The changes to superannuation laws proposed in the federal government's May 2006 budget also emphasises the need for you to consult with an appropriately qualified advisor. Some commentary on those proposed changes is set out in 'Significant changes proposed in the federal government's May 2006 budget' at 8 below, and set out more fully in Schedule 4 to this PDS.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider, and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

Information about your potential benefits

1 Details of potential lump sum benefits

1.1 On your retirement

You will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account.

1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or

- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer. (Premiums for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

1.4 **On death**

On your death, the trustee may pay a lump sum benefit from your Accumulation Account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a lump sum benefit.

1.5 **Other circumstances**

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

2 **Details of potential income benefits**

Income benefits where you retire or reach your preservation age

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. Under the trust deed, if a pension is to be paid, you may choose an allocated pension, market linked pension or a pension wholly determined by reference to policies of life assurance purchased or obtained by the trustee of a regulated superannuation fund solely for the purposes of providing benefits to members of that fund. Different types of pensions operate differently and will impact on you differently. You should discuss the right type of pensions for you in detail with the trustee before you select the pension you would like to receive.

2.1 **Allocated pension**

If you choose to receive an allocated pension under the terms of this trust deed, then the amount you get paid and how that amount may be varied is not specified in the trust deed. There are certain minimum rules though. You will receive a payment at least annually and the amount of those payments are restricted to maximum and minimum levels – these are calculated by reference to the balance in your pension account and your age.

2.2 **Market linked pension**

If you choose to receive a market linked pension under the terms of this trust deed, the term of the pension is determined by your Life Expectancy (although you may choose to calculate your life expectancy as if you were 5 years younger). In the same way as for an allocated pension, you will receive a payment at least annually and the amount of those payments are calculated by reference to the balance in your pension account and your age as at 1 July each year (the trustee will not however be able to choose an amount between maximum and minimum levels as with an allocated pension). When you are paid

a market linked pension, the amount you are paid depends on the investment performance of the underlying assets and in that sense you bear the risk for poor investment performance as discussed below.

2.3 Other types of pensions

If this PDS is being provided as a consequence of an update to the fund's existing deed, then some provisions of that deed setting out other pensions which may be paid may have been preserved. You should discuss the availability or otherwise of these other pensions, which may be of the kind under which you receive payments fixed for the life of the pension (such as a life pension, life expectancy pension or flexi pension) with the trustee.

The Allocated Pension is a 'non-complying pension'. This means that, although it is allowed under superannuation law, your RBL is about half what it may otherwise be.

Income benefits where you may not have retired but you have reached your preservation age.

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

2.4 Transition to retirement pensions

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

A transition to retirement pension may be paid in the form of any of the types of pension referred to under heading 2 above, but additional restrictions apply if you want to commute (or cash out) a transition to retirement pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

Information about risks associated with the fund

3 Details of risks

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the funds assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you.

If you choose to receive a pension, your risks vary according to the type of pension you elect to receive:

- 3.1 If you choose to receive a non-complying pension such as an allocated pension or a transition to retirement allocated pension, then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.
- 3.2 If you choose to receive a market linked pension, or a transition to retirement market linked pension, the amounts you receive are still calculated by reference to the value of the assets in the fund and in that sense you still bear the risk associated with poor investment performance of those assets. However, broadly speaking, only 50% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or
- an allocated pension from a third party (such as a life assurance company), then the situation is the same as for an allocated pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the allocated pension.

Information about amounts paid to the fund for or by you

4 Contributions

If you have an employer, who is an Employer-Sponsor or a Participating Employer of the fund, then they must contribute a certain portion of your income to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government (that is, the Government will match your payments to set units).

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes; for example, the first \$5,000 you contribute is tax deductible. The amount which is deductible is limited to the lesser of:

- the first \$5,000 you contribute plus 75% of contributions in excess of \$5,000; and
- your Age-Based Limit for the relevant year of income.

5 Contributions-splitting

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

Information about amounts deducted from the fund

6 Debits from your Accumulation and Pension Accounts

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

7 Other application of income

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
 - pay the expenses of the fund;
 - pay taxes due and payable, or likely to become due and payable;
 - pay costs of insurance policies;
 - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
 - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
 - provide for tax liabilities;
 - pay fund expenses;
 - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

Other significant information about the fund

8 Significant changes proposed in the federal government's May 2006 budget

- 8.1 The federal government's May 2006 budget proposed significant changes to Australia's superannuation laws. The policy outlined in that budget was confirmed by the federal government in September 2006.
- 8.2 These changes will be contained in amendments to legislation and for the most part will take effect from 1 July 2007. Importantly, the exact effect and form of these proposed changes may be different in some respects once the final form of the legislation is released. Nevertheless, the changes may affect your retirement planning, estate planning, taxation, and social security position significantly.
- 8.3 A summary of the more significant changes is set out in Schedule 4 to this PDS. Here are some examples of important changes:
- 8.3.1 RBLs will be abolished;

- 8.3.2 the way the government tests your assets, which is done to assess your eligibility for a government aged pension, will change;
- 8.3.3 the taxation rules applying to paying out superannuation benefits will change dramatically, with no tax payable on superannuation benefits for people over 60, whether you receive it as a pension or a lump sum; and
- 8.3.4 you won't be forced to take your superannuation benefits out of your fund at any stage.

8.4 In light of these proposed changes (if they become law), the trustee strongly recommends that you consider consulting an appropriately qualified adviser concerning your membership of the fund.

9 Preservation Age

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years
- for a person born after 30 June 1964 – 60 years.

10 Investment of fund assets

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative and the assets of the fund cannot be used as security for borrowing.

11 Taxation

11.1 Income of the fund

For tax purposes, the fund's income is divided into 2 components:

- Special Component: which includes the fund's special income (income such as private company distributions, non arms-length income, trust distributions), reduced by tax deductions relating to that special income.
- Standard Component: which is the total of all fund income, less the Special Component.

The Standard Component is taxed at the concessional rate of 15% in the hands of the trustee. The Special Component is taxed at the rate of 47%.

11.2 Contributions

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 11.1 above.

Information about the deductibility of contributions is in paragraph 4 above.

11.3 Surcharge on High Income Earners

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made **on or after 1 July 2005**. However it still applies to contributions made before that date. Concerning contributions made before this time, a Superannuation contributions surcharge is payable on your surchargeable contributions if your adjusted taxable income is greater than the relevant surcharge threshold for the relevant financial year. The relevant thresholds are as follows (note that it is likely only the most recent thresholds will be relevant to you):

Year	Lower Income Amount	Higher Income Amount	Maximum Surcharge Rate
2001/02	\$85,242	\$103,507	15%
2002/03	\$90,527	\$109,924	15%
2003/04	\$94,691	\$114,981	14.5%
2004/05	\$99,710	\$121,075	12.5%

The surcharge is payable only when you exceed the Lower Income Amount, and increases from 0.01% once your assessable income reaches the Lower Income Amount, up to the Maximum Surcharge Rate when your assessable income reaches the Higher Income Amount.

For example, the relevant Surcharge Rate for your 2003/04 Year assessable income will be scaled according to your income. This is done by calculating the Surcharge Rate as a percentage, based on your assessable income and the Lower and Higher Income Amounts for that Year. Once your assessable income reaches the Higher Income amount, the Maximum Surcharge Rate will be 14.5%.

The amount of the surcharge payable is then calculated by multiplying the Surcharge Rate by the member's 'surchargeable contributions'. Your surchargeable contributions include contributions made by your employer for your benefit or personal contributions for which you claimed a tax deduction.

11.4 Low Income Spouse Rebate

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax rebate.

Spouse's Assessable Income (AI)	Maximum Rebatable Contributions (MRC)	Maximum Rebate (18% of the lesser of)
\$0 - \$10,800	\$3,000	MRC or actual contributions
\$10,801 to \$13,799	\$3,000 – (AI - \$10,800)	MRC or actual contributions
\$13,800	\$0	\$0

For example, if the spouse's assessable income is \$5,000, the maximum amount of contributions which are rebatable is \$3,000. If actual contributions were \$2,700, then the rebate would be $18\% \times \$2,700 = \486 .

The current low-income spouse rebate figures, and other key superannuation rates, can be confirmed at:

<http://www.ato.gov.au/super/content.asp?doc=/content/60489.htm&mnu=26961&mfp=001/006>

11.5 Contributions for children

Since 1 July 2002, parents, grandparents, relations and friends can make contributions of up to \$3,000 in each 3 year period for a member who is a child. These contributions are not taxable in the hands of the trustee and will therefore not be deductible.

12 The fund deed

The fund deed is written in plain English. Provisions that are not relevant to the particular fund of which you are a member have been excluded. For example, if individuals are trustees of the fund, then all provisions relevant to a company being a trustee of the fund have been removed. Therefore, if a company is later appointed as trustee, the fund will have to be varied to include the relevant provisions.

13 Other considerations concerning investments made by the fund

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

14 Contacting the trustee for additional information

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

Product Disclosure Statement – Schedule 1

Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

Accumulation Account means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

Age-Based Limit means the limit on the tax deductibility of contributions made to the fund in respect of a member, as set out in Schedule 3.

Annuity means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

Budget Changes means the changes to superannuation law as announced in the Federal Government's May 2006 budget, referred to in paragraph 8 of this PDS and significant aspects of which are summarised in Schedule 4 to this PDS.

Commute refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

Life Expectancy means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary. For instance, a 40 year old Australian male would have a life expectancy of approximately an additional 35 years.

Normal Retirement Age has the meaning set out in Part A of Schedule 2 to this PDS.

Pension refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

Preservation Age means what it means under superannuation law. Essentially it is the minimum age after which your Preserved Benefits may be paid to you. Those ages are set out in paragraph 8 above.

Preserved Benefits means a benefit arising from a preserved payment.

Preserved Payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

RBL – Reasonable Benefits Limit means the amount which you can be paid in the form of a pension or annuity over your lifetime which will be assessed at a reduced rate of tax. Amounts paid to you above the RBL are taxed at the top marginal rate.

Retirement occurs:

- if you have reached a Preservation Age less than 60, and
 - an arrangement under which you were gainfully employed comes to an end; and
 - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end on or after you attained that age; or
- when you reach your Normal Retirement Age and;
 - an arrangement under which you were gainfully employed comes to an end; or
 - superannuation law provides that you have retired despite still being gainfully employed.

Service Pension Age has the meaning set out in Part B of Schedule 2 to this PDS.

Superannuation Contributions Surcharge means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

Product Disclosure Statement – Schedule 2

Part A

Normal retirement age

- A man reaches normal retirement age when he turns 65
- A woman born before 1 July 1935 reaches normal retirement age when she turns 60
- A woman born from 1 July 1935 to 31 December 1936 reached normal retirement age at 60 years and 6 months
- A woman born between 1 January 1937 to 30 June 1938 reaches normal retirement age at 61 years
- A woman born between 1 July 1938 to 31 December 1939 reaches normal retirement age at 61 years and 6 months
- A woman born between 1 January 1940 to 30 June 1941 reaches normal retirement age at 62 years
- A woman born between 1 July 1941 to 31 December 1942 reaches normal retirement age at 62 years and 6 months
- A woman born between 1 January 1943 to 30 June 1944 reaches normal retirement age at 63 years
- A woman born between 1 July 1944 to 31 December 1945 reaches normal retirement age at 63 years and 6 months
- A woman born between 1 January 1946 to 30 June 1947 reaches normal retirement age at 64 years
- A woman born between 1 July 1947 to 31 December 1948 reaches normal retirement age at 64 years and 6 months
- A woman born on or after 1 January 1949 reaches normal retirement age when she turns 65.

Part B

Service pension age

- A man reaches service pension age when he turns 60 years
- A woman born before 1 July 1940 reaches service pension age when she turns 55
- A woman born between 1 July 1940 to 31 December 1941 reaches service pension age when she turns 55 years and 6 months
- A woman born between 1 January 1942 to 30 June 1943 reaches service pension age when she turns 56 years
- A woman born between 1 July 1943 to 31 December 1944 reaches service pension age when she turns 56 years and 6 months
- A woman born between 1 January 1945 to 30 June 1946 reaches service pension age when she turns 57 years

- A woman born between 1 July 1946 to 31 December 1947 reaches service pension age when she turns 57 years and 6 months
- A woman born between 1 January 1948 to 30 June 1949 reaches service pension age when she turns 58 years
- A woman born between 1 July 1949 to 31 December 1950 reaches service pension age when she turns 58 years and 6 months
- A woman born between 1 January 1951 to 30 June 1952 reaches service pension age when she turns 59 years
- A woman born between 1 July 1952 to 31 December 1953 reaches service pension age when she turns 59 years and 6 months
- A woman born on or after 1 January 1954, reaches service pension age when she turns 60 years.

Product Disclosure Statement – Schedule 3

Age-Based Limits

Age of employee	Deduction limits							
	1999/00	2000/01	2001/02	2002/03	2003/04	04/05	05/06	06/07
Under 35	\$10,929	\$11,388	\$11,912	\$12,651	\$13,233	\$13,934	\$14,603	\$15,260
35 to 49	\$30,356	\$31,631	\$33,087	\$35,138	\$36,754	\$38,702	\$40,560	\$42,385
50 and over	\$75,283	\$78,445	\$82,054	\$87,141	\$91,149	\$95,980	\$100,587	\$105,113

The age-based deduction limits, and other key superannuation rates, can be confirmed at <http://www.ato.gov.au/super/content.asp?doc=/content/60489.htm&mnu=26961&mfp=001/006>

Product Disclosure Statement – Schedule 4

Summary of Budget Changes

1 Introduction

This is a summary of the more significant changes to superannuation law proposed in the Federal Government's May 2006 Budget. You should note:

- this is not a full summary of those changes
- the legislation has not been finalised and these changes may not become law
- these changes are proposed as part of the Federal Government's 'Plan to Simplify and Streamline Superannuation' (**Plan**)
- you can keep up to date with the Federal Government's Plan by visiting the following website: <http://simplersuper.treasury.gov.au/>

2 Putting money into super

- **Contribution Rules:** The rules concerning contributions to super are as originally detailed in the May 2006 Budget, however some additional transitional relief for those approaching retirement has been included.
- **Deductible limits:** Deductible contributions will be limited to \$50,000 per annum, and will be taxed at 15%. Those aged 50 years or over will have 5 years to make deductible contributions of up to \$100,000 per annum. These rules will replace the 'Age-Based Deduction Limits'.
- **Employer contributions:** Employers will receive a full deduction for all contributions made (up to the limits) for employees up to age 75 (though superannuation guarantee will only apply to employees up to age 70).
- **Self-employed:** Deductible contributions in respect of the self-employed will be treated the same way as deductible contributions made by employers.
- **Undeducted contributions:** Post-tax contributions will be limited to \$150,000 per annum, with a couple of notable exceptions:
 - a person can bring forward two years of contributions and contribute \$450,000 in one year (and not make any further contributions for the following two years); and
 - from 10 May 2006 to 30 June 2007 all individuals eligible to contribute to superannuation will be able to make a maximum of \$1,000,000 post-tax contribution in respect of the relevant year.

3 Taking money out of super

- **Compulsory cashing:** The requirement to compulsorily cash superannuation benefits will be abolished.
- **RBLs:** RBLs will be abolished from 1 July 2007.
- **Paying benefits:** Superannuation benefits paid to persons aged **60 or older** on or after 1 July 2007 from a taxed source (which applies to most people other than retirement benefits paid from government schemes to public servants) will be tax free. This means:
 - Lump sum benefits to these people will be tax free; and

- Pension benefits, even those which commenced before 1 July 2007, will be tax free.

4 Paying benefits

Superannuation benefits paid to persons aged **less than 60** on or after 1 July 2007 from a taxed source will be taxed as follows:

- **Lump sum benefits** will have two components: an exempt component and a taxed component. The exempt component (which includes amounts such as pre-1983 contributions and undeducted contributions) will be tax free. The taxed component will be tax free up to a low rate threshold (initially \$140,000) then taxed at 15% above that threshold, except where the recipient is aged less than 55, in which case this component is taxed at 20%.
- **Pension benefits** will be taxed in a similar manner to pensions at the moment, though overall tax will be less in some circumstances. Once the recipient turns 60, the pension will be tax free.
- **Proportional drawdown:** In both cases, payments will be deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit. No more picking and choosing whether a payment is of an exempt component or a taxed component.

5 Paying death benefits

The payment of death benefits from a super fund will continue to be concessional tax. In summary:

- **Lump sum benefits** to a dependant (as defined in the ITAA36¹) will be tax free. Lump sum benefits paid to a non-dependant for ITAA36 purposes, but who meets the SIS definition of dependant², will have the taxable component taxed at 15%.
- **Reversionary pensions** will be taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free).
- **New pensions** following the primary beneficiary's death can be paid to an ITAA36 dependant, and these will be taxed as a reversionary pension, except that a new pension paid to a dependent child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- **New pensions** can't be paid to a non-ITAA36 dependant, and such benefits must therefore be paid as a lump sum (remembering that they must still be a SIS dependant).

6 Pension rules

There will be one set of pension rules which govern the payment of all pensions that commence on or after 1 July 2007. The new rules require:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age.

¹ *Income Tax Assessment Act 1936*, section 27A(1)(b)

² *Superannuation Industry (Supervision) Act 1993*, section 10

- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** the pension may only be transferred on death to a dependent or cashed as a lump sum to the pensioner's estate.

7 Existing pensions

For pensions which are in existence:

- These will be deemed to meet the new rules if they commenced before 1 July 2007 and they meet their existing rules.
- The Government has stated that existing complying pensions (such as life pensions) will not be able to be terminated pursuant to the new legislation - terminating a current complying pension will only be permitted in accordance with the current rules.
- Existing allocated pensions may be transferred to the new pension product without having to commute their existing pension.

8 Social Security Eligibility Changes

- There have been some changes to the eligibility criteria (that is, the means testing of individuals) for the age-pension.
- In September 2004 the market-linked (or 'term allocated') pension was introduced, and afforded pensioners a 50% asset-test exemption from the assets used to fund the pension: this 50% exemption was also applied to all complying pensions commencing on or after that date (other complying pensions had previously enjoyed a 100% assets test exemption). To coincide with the third anniversary of those rules being introduced, from 20 September 2007:
 - **Lower pension assets test:** pension payments will be reduced by \$1.50 per fortnight (down from \$3.00 per fortnight) for every \$1000 of assets held by the pensioner; and

No 50% exemption: the 50% assets test exemption for complying income streams which commence on or after 20 September 2007 will be abolished.

Superannuation Trust Deed Definitions

Annuity means what it means under superannuation law.

Approved benefit arrangement means an arrangement into which or from which assets of the fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

Approved deposit fund means a fund which is a complying ADF under the *Tax Act*.

Amount standing to the credit in relation to an accumulation account, includes an amount the trustee decides to pay to that account from the equalisation account (if any).

Assets means the cash, investments and other property of the fund held by the trustee on the trusts established by or under this deed, including:

- any amount standing to the credit of the fund on or after the date when this deed commences.
- contributions made by a member.
- contributions made by an employer.
- contributions allowed by this deed that are superannuation lawfully made by another person.
- interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income.
- the proceeds of any annuity or insurance policy effected by the trustee.
- the value of any annuity or insurance policy effected by the trustee.
- money, investments and other property received by the trustee as a roll over payment.
- shortfall components and financial assistance received by the trustee.

Beneficiary means a person immediately and absolutely entitled to a benefit under this deed in respect of a member. It does not include a member except where that member is immediately and absolutely entitled to a benefit under this deed in respect of another member.

Benefit means an amount payable out of the fund to or in respect of a member or beneficiary.

Benefit entitlement means an amount in the fund which may become payable to a member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

Binding death benefit notice means a notice given by a member or beneficiary to the trustee in accordance with regulation 6.17A of the Superannuation Industry (Supervision) Regulations and with this deed

Business day means Monday to Friday excluding public holidays in the state or territory identified in clause 184.

Business hours means between 9:00 am and 5:00 pm on a business day.

Cash means what it means under superannuation law.

Complying superannuation fund means a complying superannuation fund under superannuation law.

Contributions means gross contributions made to the fund before tax in accordance with this deed.

Corporation means a constitutional corporation under superannuation law.

Dependant – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

Doctor means a registered medical practitioner.

Eligible roll over fund means what it means in Part 24 of the *Superannuation Industry (Supervision) Act 1993*.

Eligible termination payment means the same as it means in section 27A of the *Tax Act*.

Employee means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

Employer means what it means under superannuation law and includes a participating employer.

Employment relationship – an employment relationship exists between 2 persons if any of the following applies:

- one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the *Superannuation Industry (Supervision) Act 1993*, or is taken to be an employee under superannuation law.
- one person is the trustee of a trust of which the other person, or a relative of the other person, is a beneficiary.
- one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner.
- one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

Expenses of the fund means the expenses for which the trustee is entitled to be reimbursed under this deed.

Family Law Act means the *Family Law Act 1975 (Cth)*.

Full time gainful employment – in relation to a member, means gainfully employed on a full time basis within the meaning of superannuation law.

Fund earning rate means the positive or negative earning rate the trustee determines after taking account of any provision or reserve for future contingencies.

Fund year means the 12 month period ending on 30 June or a substitute date decided on by the trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

Gainful employment means what it means under superannuation law. It includes full time and part time gainful employment.

Insurance policy means an insurance policy effected on the life of the member or a beneficiary of the member or in respect of the member's or beneficiary's illness, accident or disablement.

Interdependency relationship has the same meaning as in the *Superannuation Industry (Supervision) Act 1993*.

Levy means a levy payable by the fund under superannuation law.

Life expectancy means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary.

Nominated dependant means a person nominated (except in a death benefit notice) by a member as his or her 'nominated dependant'. The nomination must, in the trustee's opinion, be in accordance with superannuation law.

Non-binding nomination form means a notice given by a member or beneficiary to the trustee in the form set out in Part 2 of Schedule 2, but which does not meet the requirements of regulation 6.17A of the Superannuation Industry (Supervision) Regulations.

Non-member spouse means a person who is:

- a spouse or former spouse of a member; or
- a Non-Member Spouse within the meaning of that term under Part VIIIIB of the *Family Law Act 1975*.

Non-preserved amount means an amount (including a roll over payment) that is payable to or in respect of a member that is not subject to cashing restrictions under superannuation law at the time of payment.

Normal retirement age means 65, or a substitute age that is at least 55 (or, if the trustee is not a corporation, 60) that is accepted or required by superannuation law and is agreed by the trustee.

Part time equivalent level means gainful employment for at least 240 hours during the financial year that ended on the last occurring 30 June.

Part time gainful employment means a person who is employed for at least 520 hours per annum or who meets any other requirement set out in superannuation law.

Participating employer means an employer the trustee admits as a participating employer under clause 46.

Payment flag means an agreement or court order referred to in clause 126.

Payment split means a payment split under Part VIIIIB of the *Family Law Act 1975*.

Pension account means a pension account established under clause 85.

Pension age means what it means under superannuation law.

Preservation age means what it means under superannuation law.

Preserved benefit has the same meaning as preserved payment benefit.

Preserved payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

Preserved payment benefit means a benefit arising from a preserved payment.

Regulator means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Regulator of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

Relative for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a trustee, means each of the following in respect of a person:

- a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- another person who has any such relationship to the person by reason of adoption or re-marriage;
- the spouse or former spouse of the person or of any of the persons listed in the previous bullet points.

For any other purpose, means each of the following in respect of a person:

- the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person;
- the spouse of the person or of any person listed in the previous bullet point.

Retires in relation to employment, means retirement for the purpose of the payment of benefits under superannuation law.

Reversionary beneficiary means a dependant nominated by a pensioner at the commencement of the pension as his or her residuary beneficiary.

Roll over payment means an eligible termination payment made or received by the trustee in accordance with superannuation law. It includes either a capital gains exempt amount or a deemed eligible termination payment in relation to that exempt amount under superannuation law.

RSA Regulations means the regulations made under the *Retirement Savings Account Act 1997*.

Securities includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

Self managed superannuation fund means what it means under the *Superannuation Industry (Supervision) Act 1993*.

Shortfall component means what it means in section 64 of the *Superannuation Guarantee (Administration) Act 1992* and regulations made under that Act.

SIS Regulations means the Superannuation Industry (Supervision) Regulations 1994, as amended from time to time.

Spouse means a person legally married to the member at any time; and a person who is not legally married to the member, but who, in the trustee's opinion, lives or lived with the member on a bona fide domestic basis as the partner of that member.

If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the trustee decides to treat as the spouse or spouses.

Superannuation law means any law of the Commonwealth of Australia including the *Corporations Act 2001* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any

superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee believes may have retrospective effect.

Tax includes any form of taxation, surcharge, levy, duty or other government charge that the trustee is required to pay out of the fund, or a member, former member or beneficiary is required to pay.

Tax Act means the *Income Tax Assessment Act 1936* or the *Income Tax Assessment Act 1997*, as appropriate, and the regulations made under the relevant Act.

Taxation includes any tax, charge duty or levy of any type paid or payable by the trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

Temporary total disablement means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

Total permanent disablement means what it means in the relevant policy effected by the trustee.

If there is no such policy, it means such total physical or mental disablement that the trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

Trustee means the trustee or the trustees as set out in Schedule 1.

Unclaimed benefits means benefits described as 'unclaimed money' under superannuation law.

Unrestricted non-preserved benefit means what it means under superannuation law.

Withdrawal benefit means the minimum benefit that must be paid to a member on withdrawal from the fund under superannuation law.

To the extent that a member's contributions have been applied towards an endowment or whole of life policy, the member's withdrawal benefit is the surrender value of that policy.

Execution

Executed as a deed.

Dated: 02/03/07

Signed sealed and delivered by
Stuart Slater
in the capacity of trustee in the presence of:

D Slater
Signature of witness

Stuart Slater
Signature of individual

Denise Slater
Name of witness (please print)

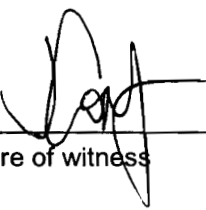
Signed sealed and delivered by
Denise Margaret Slater
in the capacity of trustee in the presence of:

Stuart Slater
Signature of witness

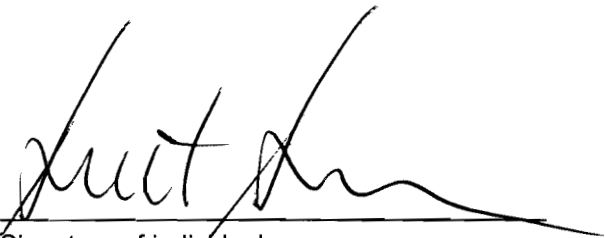
D Slater
Signature of individual

Stuart Slater
Name of witness (please print)

Signed sealed and delivered
by Stuart & Denise Slater in the capacity of
principal in the presence of:



Signature of witness



Signature of individual

JACK COSBROVE.

Name of witness (please print)

Superannuation Trust Deed for a Self- Managed Fund

for

The Studenslater Superannuation Fund

Asian Pacific Superannuation Services Pty Ltd
Level 1, Cement Australia Hous
40 McDougall Street
Milton QLD 4064
Tel: 07 33698800

jcosgrove@asianpacificcorp.com

Maddocks
Level 6
140 William Street
Melbourne VIC 3000
Tel: 03 9288 0555
Fax: 03 9288 0666
info@maddocks.com.au
www.maddocks.com.au

Table of contents

Overview	1
A Establishment of the fund	2
The establishment of the fund	2
Purpose of the fund	2
Trustees of the fund.....	2
Method of decision by trustees under this deed	2
Meetings of trustees	2
Deed subject to superannuation law	3
Trustee must comply with law	3
B Membership	3
Initial members of the fund	3
Trustee may appoint additional members	3
Applicant to provide information to trustee	3
Conditions must be met.....	4
Effect of becoming member.....	4
Date of commencement of membership of additional member.....	4
Date of additional member's commencement as trustee	4
Back-dating of membership	4
Conditions on membership	4
Trustee must notify new member	4
Trustee must disclose and report	5
Trustee must notify exiting member	5
Limit on disclosure	5
Members must inform trustee of change affecting fund compliance	5
Members and trustee must ensure fund compliance	5
Trustee and members must rectify non-compliance	5
Types of compliance arrangement	5
Ceasing to be a member	6
Minor as a member	6
C Accounts of the fund	6
Trustee must establish certain types of account	6
Credits to accumulation accounts	7
Debits to accumulation accounts	7
Contributions-split requests	8
Credits to the income account	8
Debits to the income account	9
Tax on income	9
Distribution from income account	9
Trustee may establish equalisation account.....	9
Credits to equalisation account	10
Trustee may establish or maintain other accounts or reserves	10
Valuation of fund	10
Interim fund earning rate.....	10
D Contributions	10

	Member contributions	10
	Employer contributions	11
	Other contributions	11
	Participating employers	11
	How contributions to be made	11
	Interest on contributions	11
	Failure to contribute	11
	Contributions etc not accepted	11
	Breach of clause headed 'Contributions etc not accepted'	12
	Allocation of contributions	12
	Reduction of contributions by employer	12
	Tax on contributions and shortfall components	12
	Surcharge	12
	Termination of employer's contributions	13
	Effect of termination on member's contributions	13
	No termination on transfer of business to another employer	13
E	Investment	13
	Authorised investments	13
	Forbidden investments	14
	Strategy	14
	Power to deal with investments	14
	Investment choice by members	14
	Member or beneficiary may choose strategy	14
	Member or beneficiary may not choose particular investments within strategy	15
	Chosen strategies to be monitored	15
	Sub-accounts etc for investment choice	15
	Power to deal with investment choice investments	15
F	Benefits: general	15
	Limit on payment of preserved payment benefits	15
	When payment of preserved payment benefits allowed	15
	Member must inform trustee if ceases gainful employment after 65	16
	Payment of non-preserved amount	16
	Vesting and compulsory payment	16
	Possible addition to entitlement when member ceases to be member	16
	Anti-detriment payments (section 279D of the <i>Income Tax Assessment Act 1936</i>)	16
	Trustee may retain benefit in fund	16
	Transfer of insurance policy	17
	Information to be provided to trustee	17
	Trustee may adjust benefits for wrong information	17
G	Pensions: general	17
	Trustee's power to pay pension	17
	Actuarial certificate	17
	Funding pension through annuity	18
	Trustee may allocate benefit between 2 or more spouses	18
	Member or beneficiary may choose type of pension	18
	Trustee must establish pension account	18
	Credits to pension account	18

	Debits to pension account	19
	Adjustment based on fund earning rate.....	19
	Segregation of assets and valuation	19
	Pensions: residue in account.....	20
	Trustee's right to commute pensions generally	20
	Qualification of pensions as asset test exempt income streams.....	20
H	Death, disability and retirement benefits	20
	Death benefit	20
	Payment on death.....	20
	Death of member or former member	21
	Discharge of trustee.....	21
	Total and permanent disablement benefit	21
	Temporary total disablement benefit	21
	Period of payment: temporary total disablement.....	22
	Method of payment: temporary total disablement	22
	Member contributions may be suspended: temporary total disablement.....	22
	Membership not affected by temporary total disablement.....	22
	Retirement benefit	22
	Early retirement	22
I	Payment of benefit.....	23
	Trustee must notify that benefit is payable	23
	Method of notice	23
	Claim out of time	23
	Unclaimed benefit	23
	Tax on benefit	23
	Where benefit is payable	24
	Trustee may send benefit to person entitled	24
	Notification of address etc	24
	Receipt to be given	24
	Person under legal disability.....	24
	Discharge of trustee.....	24
	Transfer of assets	24
J	Forfeiture of benefit entitlements	24
	Forfeiture account.....	25
	Circumstances of forfeiture.....	25
	Forfeiture of residue.....	25
	Application of forfeiture account	25
	Limit in relation to payments to member or dependants	26
	Possible adjustment to entitlements	26
K	Provisions relating to the <i>Family Law Act</i>	26
	Payment splits	26
	Rules for payment splits	26
	Deferred payment splits	26
	Flagging agreements	27
	Transfer of non-member spouse interests.....	27
	Refusal to admit as member.....	27

L	Trustee's powers	27
	All the powers of an individual	27
	Trustee's discretion.....	27
	Delegation of power.....	27
	Trustee not subject to direction	28
	Specific powers.....	28
	Trustee's power to effect insurance.....	28
	Trustee bound to exercise power in limited cases	28
	Inconsistent conditions in policy	28
	Powers not affected by conflict of interests	28
	Disclosure of conflict of interest.....	28
	Trustee's power to effect transfer on written request	29
	Form and effect of transfer	29
	Trustee's power to transfer to successor fund.....	29
	Trustee's power to transfer to eligible roll over fund.....	29
	Transfer of assets	29
	The trustee's power to receive transfer	29
M	Administration of fund	30
	Dealing with money received.....	30
	Effect of receipts	30
	Employers to provide information to trustee	30
	Compliance	30
	Trustee may not charge fees	30
	Trustee entitled to be reimbursed for expenses	30
	Trustee to keep records and accounts	31
	Trustee to collect money owing to the fund	31
	Trustee to keep records, accounts, books etc.....	31
	Documents to be prepared	31
	Annual return	31
	Audit.....	31
	Disclosure requirements	31
	Availability of books and records	32
	Availability of deed and documents	32
	Appointment of auditor.....	32
	Appointment of actuary.....	32
	Appointment of administration manager.....	32
	Appointment of investment manager.....	32
	Appointment of custodian	32
	Superannuation law to be observed	32
	Trustee may remove person from office.....	32
	Trustee not bound by advice	33
	Liability of the trustee is limited.....	33
	Indemnity	33
	Other persons who may act.....	33
	Appointment of corporation as trustee.....	33
	Continuity of office	33
	Appointment of trustee.....	34

N	Miscellaneous	34
	Trustee may elect to wind up fund.....	34
	Notice of winding up	34
	Payment etc on winding up	34
	Employment relationship not affected by this deed	34
	Legal rights of member not affected by this deed	35
	Variation.....	35
	Limits on power to vary.....	35
	Notice of variation	35
	Dispute resolution	35
	Interpretation.....	35
	Proper law.....	36
	Schedule 1 to this deed	37
	Schedule 2 to this deed	38
	Application to become a Member	38
	Schedule 3 to this deed	42
	Application to become Participating Employer	42
	Schedule 4 to this deed	43
	Application to become an Employer-Sponsor	43
	Schedule 5 to this deed	44
	Application to become a member (if member is a minor).....	44
	Schedule 6 to this deed	48
	Form of Product Disclosure Statement.....	48
	Superannuation Trust Deed Definitions	66
	Execution	71

Overview

For the convenience of users, this superannuation trust deed is written in plain language. It contains only those clauses that are appropriate for the particular form of self-managed superannuation fund that you have chosen. It is therefore suitable for a self managed superannuation trust whose trustees are the members of the fund. *It is not suitable for any other form of fund.*

If you decide to change the form of the fund from a fund whose trustees are the members of the fund to a fund whose trustee is a corporation of which the members of the fund are the only directors, you will have to use the Cleardocs system to create a replacement deed that incorporates the necessary clauses for the new form of fund.

You cannot change the form of the fund in any other way.

A Establishment of the fund

The establishment of the fund

- 1 The person named in Schedule 1 as the 'person establishing the fund' establishes the The Studenslater Superannuation Fund as a self-managed superannuation fund under the *Superannuation Industry (Supervision) Act 1993 (Cth)*. It is an indefinitely continuing superannuation fund.

Purpose of the fund

- 2 The sole or primary purpose of the fund is to provide old age pensions to members on their retirement.

Trustees of the fund

- 3 The initial trustee is named in Schedule 1 of this deed. The trustee accepts the appointment. The fund is vested in the trustees. No other person (including a member) has any legal or beneficial interest in any asset of the fund except to the extent expressly stated elsewhere in this deed. The trustees must manage the fund in accordance with this deed.

Method of decision by trustees under this deed

- 4 Subject to clause 5, if there is more than one trustee they must act jointly.

Meetings of trustees

- 5 Any trustee may call a meeting of trustees by providing 7 days' written notice to each of the other trustees at their address listed in Schedule 1 (or to any other address of a trustee if that trustee has informed each of the other trustees of the other address). The following rules apply to any such meeting:
- unless agreed to by all the trustees, the meeting may only be within business hours;
 - a trustee may attend the meeting by phone;
 - a quorum for the meeting will be all the trustees, and if all the trustees are not in attendance within 15 minutes after the scheduled time the meeting will be adjourned for 5 business days, to be held at the same time of day (**adjourned meeting**);
 - at the adjourned meeting, the quorum of trustees will be those trustees in attendance;
 - at any meeting, if the trustees are unable to reach a decision unanimously or by majority then decisions will be made by poll, with each trustee having the number of votes equal to the nearest dollar figure (rounded up) representing the value of the benefits of the member whom that trustee represents.

The Studenslater Superannuation Fund

Schedule 1 to this deed

1 Date deed established

02 March 2007

2 Names and addresses of trustees

Stuart Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

Denise Margaret Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

3 Name and address of members

Stuart Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

Denise Margaret Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

4 Name of person establishing the fund (Principal)

Stuart & Denise Slater
148/123 Santa Cruz Boulevard
CLEAR ISLAND WATERS, QLD 4226

Execution

Executed as a deed.

Dated: 02/03/07

Signed sealed and delivered by
Stuart Slater
in the capacity of trustee in the presence of:

D Slater
Signature of witness

Stuart Slater
Signature of individual

Denise Slater
Name of witness (please print)

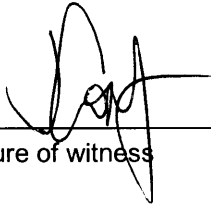
Signed sealed and delivered by
Denise Margaret Slater
in the capacity of trustee in the presence of:

Stuart Slater
Signature of witness

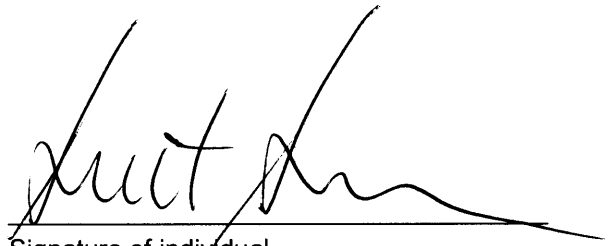
D Slater
Signature of individual

Stuart Slater
Name of witness (please print)

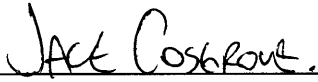
Signed sealed and delivered
by Stuart & Denise Slater in the capacity of
principal in the presence of:



Signature of witness



Signature of individual



Name of witness (please print)

C - Other Documents

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- InvestmentStrategy-01072021-30062022.pdf

Standard Checklist

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

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 94 %	94 %
International Shares	0 - 0 %	0 %
Cash	0 - 6 %	6 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: ~~5~~ 08 2022



.....
Stuart Slater



.....
Denise Slater

D - Pension Documentation

2022 Financial Year

Preparer Louisse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

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

Studenslater Superannuation Fund

Pension Summary

As at 30 June 2022

Member Name : Slater, Stuart

Member Age : 73* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
SLASTU0001P	Account Based Pension	01/07/2010	48.54%	2.50%	\$3,000.00*	N/A	\$3,000.00	\$0.00	\$3,000.00	\$0.00

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

SLASTU0004P	Account Based Pension	05/03/2018	100.00%	2.50%	\$2,960.00*	N/A	\$2,960.00	\$0.00	\$2,960.00	\$0.00
-------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

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

SLASTU0005P	Account Based Pension	01/07/2017	0.00%	2.50%	\$6,690.00*	N/A	\$39,225.48	\$0.00	\$39,225.48	NIL
-------------	-----------------------	------------	-------	-------	-------------	-----	-------------	--------	-------------	-----

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

SLASTU0006P	Account Based Pension	01/06/2018	0.00%	2.50%	\$150.00*	N/A	\$5,814.52	\$0.00	\$5,814.52	NIL
-------------	-----------------------	------------	-------	-------	-----------	-----	------------	--------	------------	-----

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

					\$12,800.00	\$0.00	\$51,000.00	\$0.00	\$51,000.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$12,800.00	\$0.00	\$51,000.00	\$0.00	\$51,000.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2021 or pension start date for new pensions.

Studenslater Superannuation Fund
Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Stuart Slater	Below Cap									
		01/07/2021		Cap Indexation (71.00%) - Highest TBA (464043.77/ 1600000.00)	N/A				1,671,000.00	1,206,956.23
		01/07/2021		Opening Balance				464,043.77	1,671,000.00	1,206,956.23

E - Estate Planning

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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