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# **Compliance Workpapers**

## **Caspry Superannuation Fund**

### **Financial Year - 2022**



**Fund Details**

<b>Fund Name</b>	Caspry Superannuation Fund
<b>Contact no</b>	
<b>Financial Year</b>	2022
<b>Established Date</b>	24/06/1996
<b>ABN</b>	72 941 377 607
<b>TFN</b>	99058133
<b>Trustee Type</b>	Individual
<b>Trustees</b>	Stephen Pryor
<b>ACN</b>	

## Statement of Financial Position

Assets	Qty	2022	2021	Change (\$)	Change (%)	
<b>Investments</b>	0.00	1,973,751.81	1,861,498.39	112,253.42	6.03	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Managed Investments</b>	0.00	1,708,002.99	1,762,676.97	-54,673.98	3.10	
Pearl Managed Fund	1.00	1,688,002.99	1,742,676.97	-54,673.98	3.14	<a href="#">WP-1</a> <a href="#">WP-2</a>
Pearl VC Fund	20,000.00	20,000.00	20,000.00	0.00	0.00	
<b>Shares in Listed Companies</b>	0.00	9,730.00	3,480.00	6,250.00	179.60	
EML Payments Limited	1,000.00	1,230.00	3,480.00	-2,250.00	64.66	<a href="#">WP-1</a>
Xref Limited	20,000.00	8,500.00	0.00	8,500.00	100.00	<a href="#">WP-1</a>
<b>Shares in Unlisted Companies</b>	0.00	38,565.92	18,871.42	19,694.50	104.36	
Tapp Group Ltd	142,857.00	3,571.42	3,571.42	0.00	0.00	<a href="#">WP-1</a>
Vetshare Ltd	85,000.00	34,994.50	15,300.00	19,694.50	128.72	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Units In Listed Unit Trusts</b>	0.00	144,881.60	0.00	144,881.60	100.00	
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	14,605.00	144,881.60	0.00	144,881.60	100.00	<a href="#">WP-1</a>
<b>Units In Unlisted Unit Trusts</b>	0.00	72,571.30	76,470.00	-3,898.70	5.10	
Resimax	100,000.00	72,571.30	76,470.00	-3,898.70	5.10	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Other Assets</b>	0.00	327,568.37	327,503.56	64.81	0.02	
<b>Cash At Bank</b>	0.00	320,607.63	327,502.91	-6,895.28	2.11	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Asgard Infinity E-Wrap Account	0.00	0.00	59,222.80	-59,222.80	100.00	<a href="#">WP-1</a>
Cash Holding Account - Pearl Multi-Asset Growth	0.00	54,887.22	25,395.03	29,492.19	116.13	<a href="#">WP-1</a> <a href="#">WP-2</a>
Commonwealth Bank Account of Australia	0.00	134,786.06	84,571.36	50,214.70	59.38	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
Portofolio Cash - Pearl Multi-Asset Growth	0.00	130,782.02	158,161.92	-27,379.90	17.31	<a href="#">WP-1</a>
UBank	0.00	152.33	151.80	0.53	0.35	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Receivables</b>	0.00	2,910.74	0.00	2,910.74	100.00	
<b>Investment Income Receivable</b>	0.00	2,910.74	0.00	2,910.74	100.00	
<b>Distributions</b>	0.00	2,910.74	0.00	2,910.74	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	186.24	0.00	186.24	100.00	
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	0.00	186.24	0.00	186.24	100.00	<a href="#">WP-1</a>
<b>Units In Unlisted Unit Trusts</b>	0.00	2,724.50	0.00	2,724.50	100.00	
Resimax	0.00	2,724.50	0.00	2,724.50	100.00	<a href="#">WP-1</a>
<b>Sundry Assets</b>	0.00	4,050.00	0.65	4,049.35	622,976.92	
Sundry Debtor	0.00	4,050.00	0.65	4,049.35	622,976.92	
<b>Total Assets</b>	0.00	2,301,320.18	2,189,001.95	112,318.23	5.13	

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	12,433.87	2,687.09	9,746.78	362.73	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Foreign Tax Credits</b>	0.00	-1,310.48	-1,017.41	-293.07	28.81	
<b>Managed Investments</b>	0.00	-1,310.48	-1,017.41	-293.07	28.81	
Pearl Managed Fund	0.00	-1,310.48	-1,017.41	-293.07	28.81	
<b>Franking Credits</b>	0.00	-20,901.26	-6,990.23	-13,911.03	199.01	
<b>Managed Investments</b>	0.00	-20,268.79	-6,990.23	-13,278.56	189.96	
Pearl Managed Fund	0.00	-20,268.79	-6,990.23	-13,278.56	189.96	
<b>Units In Listed Unit Trusts</b>	0.00	-632.47	0.00	-632.47	100.00	
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	0.00	-632.47	0.00	-632.47	100.00	
Income Tax Instalments Paid	0.00	-4,596.00	-6,075.00	1,479.00	24.35	<a href="#">WP-1</a>
Income Tax Payable	0.00	6,592.56	-3,906.12	10,498.68	268.78	
Provision for Income Tax	0.00	33,373.05	20,675.85	12,697.20	61.41	
<b>Withholding Credits</b>	0.00	-724.00	0.00	-724.00	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	-724.00	0.00	-724.00	100.00	
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	0.00	-724.00	0.00	-724.00	100.00	
<b>Other Creditors and Accruals</b>	0.00	259.00	6,199.00	-5,940.00	95.82	
<b>Sundry Liabilities</b>	0.00	259.00	6,199.00	-5,940.00	95.82	
Sundry Creditors	0.00	259.00	6,199.00	-5,940.00	95.82	

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
<b>Other Taxes Payable</b>	0.00	2,298.00	0.00	2,298.00	100.00	
Activity Statement Payable/Refundable	0.00	2,298.00	0.00	2,298.00	100.00	<a href="#">WP-1</a>
<b>Total Liabilities</b>	0.00	14,990.87	8,886.09	6,104.78	68.70	

Member Entitlements	Qty	2022	2021	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	2,286,329.31	2,180,115.86	106,213.45	4.87	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Stephen Pryor</b>	0.00	1,266,038.74	1,191,155.57	74,883.17	6.29	
Accumulation	0.00	1,266,038.74	1,191,155.57	74,883.17	6.29	
<b>Mrs Clare Pryor</b>	0.00	1,020,290.57	988,960.29	31,330.28	3.17	
Accumulation	0.00	1,020,290.57	988,960.29	31,330.28	3.17	
<b>Total Member Entitlements</b>	0.00	2,286,329.31	2,180,115.86	106,213.45	4.87	

## Operating Statement

Income	2022	2021	Change (\$)	Change (%)	
<b>Investment Income</b>	196,933.11	80,849.99	116,083.12	143.58	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	196,874.78	80,802.49	116,072.29	143.65	<a href="#">WP-1</a>
<b>Managed Investments</b>	184,001.35	69,664.52	114,336.83	164.12	
Pearl Managed Fund	184,001.35	69,664.52	114,336.83	164.12	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Units In Listed Unit Trusts</b>	1,547.83	0.00	1,547.83	100.00	
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	1,547.83	0.00	1,547.83	100.00	<a href="#">WP-1</a>
<b>Units In Unlisted Unit Trusts</b>	11,325.60	11,137.97	187.63	1.68	
Resimax	11,325.60	11,137.97	187.63	1.68	<a href="#">WP-1</a>
<b>Interest</b>	58.33	47.50	10.83	22.80	
<b>Cash At Bank</b>	58.33	47.50	10.83	22.80	
Asgard Infinity E-Wrap Account	57.80	46.73	11.07	23.69	<a href="#">WP-1</a>
UBank	0.53	0.77	-0.24	31.17	<a href="#">WP-1</a>
<b>Member Receipts</b>	97,943.92	51,031.59	46,912.33	91.93	
<b>Contributions</b>	56,148.82	51,031.59	5,117.23	10.03	<a href="#">WP-1</a>
<b>Employer</b>	54,999.82	51,031.59	3,968.23	7.78	
Mr Stephen Pryor	27,500.00	25,000.00	2,500.00	10.00	<a href="#">WP-1</a>
Mrs Clare Pryor	27,499.82	26,031.59	1,468.23	5.64	<a href="#">WP-1</a>
<b>Member</b>	1,149.00	0.00	1,149.00	100.00	

Income	2022	2021	Change (\$)	Change (%)	
<b>Personal Non-Concessional</b>	1,149.00	0.00	1,149.00	100.00	
Mr Stephen Pryor	574.50	0.00	574.50	100.00	
Mrs Clare Pryor	574.50	0.00	574.50	100.00	
<b>Rollovers In</b>	41,795.10	0.00	41,795.10	100.00	
Mr Stephen Pryor	41,795.10	0.00	41,795.10	100.00	<a href="#">WP-1</a>
<b>Other Income</b>	4,466.19	53,672.52	-49,206.33	91.68	
ATO Interest Payments	0.00	3.08	-3.08	100.00	
Fee Refund	4,466.19	53,666.92	-49,200.73	91.68	
Sundry	0.00	2.52	-2.52	100.00	
<b>Total Income</b>	299,343.22	185,554.10	113,789.12	61.32	
Expenses	2022	2021	Change (\$)	Change (%)	
<b>Investment Losses</b>	147,624.16	-175,851.63	323,475.79	183.95	
<b>Market Losses</b>	147,624.16	-175,851.63	323,475.79	183.95	
<b>Managed Investments</b>	209,320.26	-202,198.03	411,518.29	203.52	
MLC MasterKey Superannuation GS - Platinum Global Fund <T>	0.00	34,278.15	-34,278.15	100.00	
Pearl Managed Fund	209,320.26	-236,476.18	445,796.44	188.52	
<b>Shares in Listed Companies</b>	7,979.95	-80.05	8,060.00	10,068.71	
EML Payments Limited	2,250.00	-80.05	2,330.05	2,910.74	
Xref Limited	5,729.95	0.00	5,729.95	100.00	
<b>Shares in Unlisted Companies</b>	-74,755.73	26,428.55	-101,184.28	382.86	





Expenses	2022	2021	Change (\$)	Change (%)	
Tapp Group Ltd	0.00	26,428.55	-26,428.55	100.00	
Vetshare Ltd	-74,755.73	0.00	-74,755.73	100.00	
<b>Units In Listed Unit Trusts</b>	5,291.74	0.00	5,291.74	100.00	
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	5,291.74	0.00	5,291.74	100.00	
<b>Units In Unlisted Unit Trusts</b>	-212.06	-2.10	-209.96	9,998.10	
Resimax	-212.06	-2.10	-209.96	9,998.10	
<b>Member Payments</b>	0.00	5,766.64	-5,766.64	100.00	
<b>Insurance Premiums</b>	0.00	5,766.64	-5,766.64	100.00	
<b>Mr Stephen Pryor</b>	0.00	1,588.67	-1,588.67	100.00	
Accumulation	0.00	1,588.67	-1,588.67	100.00	
<b>Mrs Clare Pryor</b>	0.00	4,177.97	-4,177.97	100.00	
Accumulation	0.00	4,177.97	-4,177.97	100.00	
<b>Other Expenses</b>	33,033.82	38,145.76	-5,111.94	13.40	
Accountancy Fee	0.00	9,350.00	-9,350.00	100.00	
Adviser Fee	6,060.60	6,060.60	0.00	0.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
Auditor Fee	0.00	440.00	-440.00	100.00	
<b>Bank Fees</b>	0.00	0.64	-0.64	100.00	
<b>Cash At Bank</b>	0.00	0.64	-0.64	100.00	
Asgard Infinity E-Wrap Account	0.00	0.64	-0.64	100.00	
Fund Administration Fee	105.52	279.09	-173.57	62.19	<a href="#">WP-1</a>

Expenses	2022	2021	Change (\$)	Change (%)	
Investment Management Fee	19,871.70	17,425.43	2,446.27	14.04	<a href="#">WP-1</a>
Regulatory Fees	0.00	273.00	-273.00	100.00	
SMSF Supervisory Levy	259.00	518.00	-259.00	50.00	
Sundry	6,737.00	3,799.00	2,938.00	77.34	
<b>Total Expenses</b>	<b>180,657.98</b>	<b>-131,939.23</b>	<b>312,597.21</b>	<b>236.93</b>	
Income Tax	2022	2021	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	12,471.79	13,685.62	-1,213.83	8.87	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Imputation Credits</b>	-20,901.26	-6,990.23	-13,911.03	199.01	
<b>Managed Investments</b>	-20,268.79	-6,990.23	-13,278.56	189.96	
Pearl Managed Fund	-20,268.79	-6,990.23	-13,278.56	189.96	
<b>Units In Listed Unit Trusts</b>	-632.47	0.00	-632.47	100.00	
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	-632.47	0.00	-632.47	100.00	
Income Tax Expense	33,373.05	20,675.85	12,697.20	61.41	
Prior Years Under Provision for Income Tax	0.00	-171.62	171.62	100.00	
<b>Total Income Tax</b>	<b>12,471.79</b>	<b>13,514.00</b>	<b>-1,042.21</b>	<b>7.71</b>	
<b>Net Profit(Loss) Total</b>	<b>106,213.45</b>	<b>303,979.33</b>			



Market Value

					Current Status : Warning Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>FUND</b>							
	PEARLCAS	Pearl Managed Fund		1.00	1,688,002.99	1,688,002.99	
	PEARL VC	Pearl VC Fund		20,000.00	1.00	20,000.00	
<b>SECURITY</b>							
	EML	EML Payments Limited	1.23	1,000.00	1.23	1,230.00	
	HBRD	Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	9.92	14,605.00	9.92	144,881.60	
	XF1	Xref Limited	0.42	20,000.00	0.42	8,500.00	









**Tax Component Verification (Accumulation)**

		Current Status : Warning Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mrs Clare Pryor (Age: 57 at 30/06/2022)				
	Accumulation		50,555.00	51,129.50
Mr Stephen Pryor (Age: 61 at 30/06/2022)				
	Accumulation		43,356.00	46,451.51

**Contra Bank Entries**

				Current Status : Warning Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>Commonwealth Bank Account of Australia</b>						
	28/09/2021	asgard	0.00	59,175.08	191,339.66	
<b>Asgard Infinity E-Wrap Account</b>						
	25/09/2021	withdrawal	59,175.08	0.00	32.64	

## Income Comparison

					Current Status : Warning Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
PEARLCAS : Pearl Managed Fund							
	30/06/2022	Distribution	182,690.87	0.00	0.00	0.00	
HBRD : Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)							
	01/03/2022	Distribution	275.99	0.00	275.99	86.78	
	01/04/2022	Distribution	308.25	0.00	308.25	130.03	
	02/05/2022	Distribution	286.22	0.00	286.23	109.47	
	01/06/2022	Distribution	327.13	0.00	327.14	111.42	
	30/06/2022	Distribution	350.24	0.00	350.24	143.17	
RESI : Resimax							
	14/04/2022	Distribution	12,711.86	0.00	0.00	0.00	
	30/06/2022	Distribution	2,724.50	0.00	0.00	0.00	

### Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

**Preservation Components**

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<b>Mrs Clare Pryor (Age: 57 at 30/06/2022)</b>									
Accumulation	Accumulation	988,960.29	0.00	0.00	1,020,290.57	0.00	0.00		
<b>Mr Stephen Pryor (Age: 61 at 30/06/2022)</b>									
Accumulation	Accumulation	1,191,155.57	0.00	0.00	1,266,038.74	0.00	0.00		



### Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

**Contribution Cap Limit**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
<p>Mr Stephen Pryor Date of Birth: 09/07/1960 (Age: 60 at 30/06/2022)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	110,000.00
	Contributions made (to this fund)		27,500.00	574.50
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		27,500.00	574.50
	Amount above caps		0.00	0.00
<p>Mrs Clare Pryor Date of Birth: 18/05/1965 (Age: 56 at 30/06/2022)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	110,000.00
	Contributions made (to this fund)		27,499.82	574.50
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		27,499.82	574.50
	Amount above caps		0.00	0.00

### Negative Balance - Good to Go

Great news! After review there is nothing that requires your attention.

**Benefits Paid to Member < 60 - Good to Go**

Great news! After review there is nothing that requires your attention.

## Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

**Pension Limit - Not Applicable**

The system did not find any data to process.

**Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable**

The system did not find any data to process.

### Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.



**Tax Component Verification (Pension) - Not Applicable**

The system did not find any data to process.

**Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable**

The system did not find any data to process.

## General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Rollovers In / Mr Stephen Pryor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
20/09/2021	mlc - rollover -	0.00	0.00	41,795.10	41,795.10
30/06/2022	Closing Balance	0.00	0.00	0.00	41,795.10
<b>Member Receipts / Contributions / Employer / Mr Stephen Pryor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/07/2021	Eltham Vet Prac- steve	0.00	0.00	2,000.00	2,000.00
21/07/2021	Eltham Vet Prac - Claire	0.00	0.00	869.59	2,869.59
30/07/2021	Eltham Vet Prac - Steve	0.00	0.00	2,000.00	4,869.59
27/08/2021	Eltham Vet Prac steve	0.00	0.00	2,000.00	6,869.59
10/09/2021	Eltham vet steve	0.00	0.00	2,000.00	8,869.59
24/09/2021	Eltham vet steve	0.00	0.00	2,000.00	10,869.59
22/10/2021	Eltham vet steve	0.00	0.00	2,000.00	12,869.59
05/11/2021	Eltham vet steve	0.00	0.00	2,000.00	14,869.59
19/11/2021	Eltham vet steve	0.00	0.00	2,000.00	16,869.59
17/12/2021	Eltham vet steve	0.00	0.00	1,400.41	18,270.00
14/01/2022	Eltham vet steve	0.00	0.00	2,000.00	20,270.00
25/01/2022	Eltham vet clarie	0.00	0.00	400.00	20,670.00
25/01/2022	Eltham vet steve	0.00	0.00	1,200.00	21,870.00

Date	Description	Quantity	Debits	Credits	Balance
11/03/2022	Eltham vet	0.00	0.00	2,000.00	23,870.00
08/04/2022	eltham vet	0.00	0.00	2,000.00	25,870.00
20/05/2022	eltham vet	0.00	0.00	630.00	26,500.00
06/06/2022	Eltham Vet Prac	0.00	0.00	1,000.00	27,500.00
30/06/2022	Closing Balance	0.00	0.00	0.00	27,500.00
<b>Member Receipts / Contributions / Employer / Mrs Clare Pryor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	Eltham Vet Prac - steve	0.00	0.00	2,000.00	2,000.00
21/07/2021	Eltham Vet Prac - Claire	0.00	0.00	270.41	2,270.41
13/08/2021	Eltham Vet Prac steve	0.00	0.00	2,000.00	4,270.41
08/10/2021	Eltham vet steve	0.00	0.00	2,000.00	6,270.41
19/10/2021	Eltham vet steve	0.00	0.00	1,400.00	7,670.41
03/12/2021	Eltham vet	0.00	0.00	630.41	8,300.82
03/12/2021	Eltham vet steve	0.00	0.00	2,000.00	10,300.82
31/12/2021	Eltham vet Claire	0.00	0.00	2,000.00	12,300.82
28/01/2022	Eltham vet clarie	0.00	0.00	2,000.00	14,300.82
11/02/2022	Eltham vet clarie	0.00	0.00	2,000.00	16,300.82
25/02/2022	Eltham vet clarie	0.00	0.00	2,000.00	18,300.82
25/03/2022	eltham vet	0.00	0.00	2,000.00	20,300.82
22/04/2022	eltham bet	0.00	0.00	2,000.00	22,300.82

Date	Description	Quantity	Debits	Credits	Balance
26/04/2022	eltham vet	0.00	0.00	1,200.00	23,500.82
06/05/2022	eltham vet	0.00	0.00	2,000.00	25,500.82
20/05/2022	eltham vet	0.00	0.00	1,370.00	26,870.82
03/06/2022	Eltham Vet Prac	0.00	0.00	629.00	27,499.82
30/06/2022	Closing Balance	0.00	0.00	0.00	27,499.82
<b>Member Receipts / Contributions / Personal Non-Concessional / Mr Stephen Pryor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
19/11/2021	Contribution Allocation	0.00	0.00	574.50	574.50
30/06/2022	Closing Balance	0.00	0.00	0.00	574.50
<b>Member Receipts / Contributions / Personal Non-Concessional / Mrs Clare Pryor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
19/11/2021	Contribution Allocation	0.00	0.00	574.50	574.50
30/06/2022	Closing Balance	0.00	0.00	0.00	574.50
<b>Investment Income / Distributions / Managed Investments / Pearl Managed Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	1,310.48	1,310.48

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Investment Income	0.00	0.00	26,340.56	27,651.04
30/06/2022	Investment Income	0.00	0.00	122,685.47	150,336.51
30/06/2022	Investment Income - to match capital growth	0.00	0.00	5,620.25	155,956.76
30/06/2022	movement - to match income	0.00	0.00	28,044.59	184,001.35
30/06/2022	Closing Balance	0.00	0.00	0.00	184,001.35
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/03/2022	HBRD AUD EST 0.0139 FRANKED, 30% CTR, DRP	0.00	0.00	275.99	275.99
01/04/2022	HBRD AUD EST 0.0208 FRANKED, 30% CTR, DRP	0.00	0.00	308.25	584.24
02/05/2022	HBRD AUD EST 0.0175 FRANKED, 30% CTR, DRP	0.00	0.00	286.22	870.46
01/06/2022	HBRD AUD EST 0.0178 FRANKED, 30% CTR, DRP	0.00	0.00	327.13	1,197.59
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,197.59
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,197.59
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,197.59
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,197.59
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,197.59
30/06/2022	HBRD AUD EST 0.0229 FRANKED, 30% CTR, DRP	0.00	0.00	350.24	1,547.83

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,547.83
<b>Investment Income / Distributions / Units In Unlisted Unit Trusts / Resimax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/04/2022	?	0.00	0.00	12,711.86	12,711.86
30/06/2022	Distribution - Tax Statement	0.00	725.54	0.00	11,986.32
30/06/2022	Distribution - Tax Statement	0.00	3,385.22	0.00	8,601.10
30/06/2022	resimax	0.00	0.00	2,724.50	11,325.60
30/06/2022	Closing Balance	0.00	0.00	0.00	11,325.60
<b>Investment Income / Interest / Cash At Bank / Asgard Infinity E-Wrap Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	interest	0.00	0.00	57.80	57.80
30/06/2022	Closing Balance	0.00	0.00	0.00	57.80
<b>Investment Income / Interest / Cash At Bank / UBank</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Interest	0.00	0.00	0.05	0.05
01/09/2021	Interest	0.00	0.00	0.05	0.10
30/09/2021	Interest	0.00	0.00	0.04	0.14
31/10/2021	Interest	0.00	0.00	0.04	0.18
30/11/2021	Interest	0.00	0.00	0.04	0.22
31/12/2021	Interest	0.00	0.00	0.04	0.26

Date	Description	Quantity	Debits	Credits	Balance
31/01/2022	Interest	0.00	0.00	0.04	0.30
28/02/2022	Interest	0.00	0.00	0.04	0.34
31/03/2022	Interest	0.00	0.00	0.04	0.38
30/04/2022	Interest	0.00	0.00	0.04	0.42
01/06/2022	Interest	0.00	0.00	0.04	0.46
30/06/2022	Interest	0.00	0.00	0.07	0.53
30/06/2022	Closing Balance	0.00	0.00	0.00	0.53
<b>Other Income / Fee Refund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	BT Corps rem	0.00	0.00	4,466.19	4,466.19
30/06/2022	Closing Balance	0.00	0.00	0.00	4,466.19
<b>Other Expenses / Adviser Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Portfolio Review Fee	0.00	6,060.60	0.00	6,060.60
30/06/2022	Closing Balance	0.00	0.00	0.00	6,060.60
<b>Other Expenses / Fund Administration Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Administration Fee	0.00	15.08	0.00	15.08
30/06/2022	Administration Fee	0.00	90.44	0.00	105.52
30/06/2022	Closing Balance	0.00	0.00	0.00	105.52



Date	Description	Quantity	Debits	Credits	Balance
<b>Other Expenses / Investment Management Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	investment management fee	0.00	14,988.75	0.00	14,988.75
30/06/2022	Management Fee	0.00	4,882.95	0.00	19,871.70
30/06/2022	Closing Balance	0.00	0.00	0.00	19,871.70
<b>Other Expenses / SMSF Supervisory Levy</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	super levy	0.00	259.00	0.00	259.00
30/06/2022	Closing Balance	0.00	0.00	0.00	259.00
<b>Other Expenses / Sundry</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/07/2021	Motley Food	0.00	1,499.00	0.00	1,499.00
08/09/2021	motley fool	0.00	1,500.00	0.00	2,999.00
07/10/2021	motley fool	0.00	1,999.00	0.00	4,998.00
12/01/2022	motley fool	0.00	1,499.00	0.00	6,497.00
03/06/2022	reckson software	0.00	240.00	0.00	6,737.00
30/06/2022	Closing Balance	0.00	0.00	0.00	6,737.00
<b>Investment Losses / Market Losses / Managed Investments / Pearl Managed Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	209,320.26	0.00	209,320.26

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	209,320.26
<b>Investment Losses / Market Losses / Shares in Listed Companies / EML Payments Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	2,250.00	0.00	2,250.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,250.00
<b>Investment Losses / Market Losses / Shares in Listed Companies / Xref Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	5,729.95	0.00	5,729.95
30/06/2022	Closing Balance	0.00	0.00	0.00	5,729.95
<b>Investment Losses / Market Losses / Vetshare Ltd</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	74,755.73	74,755.73
30/06/2022	Closing Balance	0.00	0.00	0.00	74,755.73
<b>Investment Losses / Market Losses / Units In Listed Unit Trusts / Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	5,291.74	0.00	5,291.74
30/06/2022	Closing Balance	0.00	0.00	0.00	5,291.74
<b>Investment Losses / Market Losses / Units In Unlisted Unit Trusts / Resimax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Market Value Adjustment	0.00	0.00	212.06	212.06
30/06/2022	Closing Balance	0.00	0.00	0.00	212.06
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/07/2021	Fund Income Tax	0.00	300.00	0.00	300.00
16/07/2021	Fund Income Tax	0.00	300.00	0.00	600.00
21/07/2021	Fund Income Tax	0.00	40.56	0.00	640.56
21/07/2021	Fund Income Tax	0.00	130.44	0.00	771.00
30/07/2021	Fund Income Tax	0.00	300.00	0.00	1,071.00
13/08/2021	Fund Income Tax	0.00	300.00	0.00	1,371.00
27/08/2021	Fund Income Tax	0.00	300.00	0.00	1,671.00
10/09/2021	Fund Income Tax	0.00	300.00	0.00	1,971.00
24/09/2021	Fund Income Tax	0.00	300.00	0.00	2,271.00
08/10/2021	Fund Income Tax	0.00	300.00	0.00	2,571.00
19/10/2021	Fund Income Tax	0.00	210.00	0.00	2,781.00
22/10/2021	Fund Income Tax	0.00	300.00	0.00	3,081.00
05/11/2021	Fund Income Tax	0.00	300.00	0.00	3,381.00
19/11/2021	Fund Income Tax	0.00	300.00	0.00	3,681.00
03/12/2021	Fund Income Tax	0.00	94.56	0.00	3,775.56
03/12/2021	Fund Income Tax	0.00	300.00	0.00	4,075.56

Date	Description	Quantity	Debits	Credits	Balance
17/12/2021	Fund Income Tax	0.00	210.06	0.00	4,285.62
31/12/2021	Fund Income Tax	0.00	300.00	0.00	4,585.62
14/01/2022	Fund Income Tax	0.00	300.00	0.00	4,885.62
25/01/2022	Fund Income Tax	0.00	60.00	0.00	4,945.62
25/01/2022	Fund Income Tax	0.00	180.00	0.00	5,125.62
28/01/2022	Fund Income Tax	0.00	300.00	0.00	5,425.62
11/02/2022	Fund Income Tax	0.00	300.00	0.00	5,725.62
25/02/2022	Fund Income Tax	0.00	300.00	0.00	6,025.62
11/03/2022	Fund Income Tax	0.00	300.00	0.00	6,325.62
25/03/2022	Fund Income Tax	0.00	300.00	0.00	6,625.62
08/04/2022	Fund Income Tax	0.00	300.00	0.00	6,925.62
22/04/2022	Fund Income Tax	0.00	300.00	0.00	7,225.62
26/04/2022	Fund Income Tax	0.00	180.00	0.00	7,405.62
06/05/2022	Fund Income Tax	0.00	300.00	0.00	7,705.62
20/05/2022	Fund Income Tax	0.00	300.00	0.00	8,005.62
03/06/2022	Fund Income Tax	0.00	94.35	0.00	8,099.97
06/06/2022	Fund Income Tax	0.00	150.00	0.00	8,249.97
30/06/2022	Fund Income Tax	0.00	25,123.08	0.00	33,373.05
30/06/2022	Closing Balance	0.00	0.00	0.00	33,373.05

**Income Tax Expense / Managed Investments / Pearl Managed Fund**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	608.81	608.81
30/06/2022	Distribution - Tax Statement	0.00	0.00	2,853.30	3,462.11
30/06/2022	Distribution - Tax Statement	0.00	0.00	3,037.89	6,500.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	13,768.79	20,268.79
30/06/2022	Closing Balance	0.00	0.00	0.00	20,268.79
<b>Income Tax Expense / Imputation Credits / Units In Listed Unit Trusts / Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	112.77	112.77
30/06/2022	Distribution - Tax Statement	0.00	0.00	116.95	229.72
30/06/2022	Distribution - Tax Statement	0.00	0.00	125.96	355.68
30/06/2022	Distribution - Tax Statement	0.00	0.00	133.68	489.36
30/06/2022	Distribution - Tax Statement	0.00	0.00	143.11	632.47
30/06/2022	Closing Balance	0.00	0.00	0.00	632.47
<b>Investments - Pearl Managed Fund</b>					
01/07/2021	Opening Balance	1.00	0.00	0.00	1,742,676.97
30/06/2022	Capital Call	0.00	5,620.25	0.00	1,748,297.22
30/06/2022	Capital Call	0.00	26,340.56	0.00	1,774,637.78
30/06/2022	Capital Call	0.00	122,685.47	0.00	1,897,323.25

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Market Value Adjustment	0.00	0.00	209,320.26	1,688,002.99
30/06/2022	Closing Balance	1.00	0.00	0.00	1,688,002.99
<b>Investments - EML Payments Limited</b>					
01/07/2021	Opening Balance	1,000.00	0.00	0.00	3,480.00
30/06/2022	Market Value Adjustment	0.00	0.00	2,250.00	1,230.00
30/06/2022	Closing Balance	1,000.00	0.00	0.00	1,230.00
<b>Investments - Xref Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/01/2022	commsec	20,000.00	14,229.95	0.00	14,229.95
30/06/2022	Market Value Adjustment	0.00	0.00	5,729.95	8,500.00
30/06/2022	Closing Balance	20,000.00	0.00	0.00	8,500.00
<b>Investments - Vetshare Ltd</b>					
01/07/2021	Opening Balance	85,000.00	0.00	0.00	15,300.00
28/02/2022	Vet share capital	0.00	0.00	55,061.23	39,761.23
30/06/2022	Market Value Adjustment	0.00	74,755.73	0.00	34,994.50
30/06/2022	Closing Balance	85,000.00	0.00	0.00	34,994.50
<b>Investments - Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/02/2022	commsec	14,605.00	150,173.34	0.00	150,173.34
30/06/2022	Market Value Adjustment	0.00	0.00	5,291.74	144,881.60

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	14,605.00	0.00	0.00	144,881.60
<b>Investments - Resimax</b>					
01/07/2021	Opening Balance	100,000.00	0.00	0.00	76,470.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	725.54	75,744.46
30/06/2022	Distribution - Tax Statement	0.00	0.00	3,385.22	72,359.24
30/06/2022	Market Value Adjustment	0.00	212.06	0.00	72,571.30
30/06/2022	Closing Balance	100,000.00	0.00	0.00	72,571.30
<b>Cash At Bank - Asgard Infinity E-Wrap Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	59,222.80
01/07/2021	Administration Fee	0.00	0.00	15.08	59,207.72
25/09/2021	withdrawal	0.00	0.00	59,175.08	32.64
30/06/2022	Administration Fee	0.00	0.00	90.44	57.80
30/06/2022	interest	0.00	57.80	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Cash At Bank - Cash Holding Account - Pearl Multi-Asset Growth</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	25,395.03
30/06/2022	investment management fee	0.00	0.00	14,988.75	10,406.28
30/06/2022	Management Fee	0.00	0.00	4,882.95	5,523.33
30/06/2022	movement	0.00	55,424.49	0.00	60,947.82
30/06/2022	Portfolio Review Fee	0.00	0.00	6,060.60	54,887.22

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	54,887.22
<b>Cash At Bank - Commonwealth Bank Account of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	84,571.36
04/07/2021	ato	0.00	3,647.12	0.00	88,218.48
14/07/2021	Eltham Vet Prac- steve	0.00	2,000.00	0.00	90,218.48
16/07/2021	Eltham Vet Prac - steve	0.00	2,000.00	0.00	92,218.48
21/07/2021	Eltham Vet Prac - Claire	0.00	270.41	0.00	92,488.89
21/07/2021	Eltham Vet Prac - Claire	0.00	869.59	0.00	93,358.48
30/07/2021	Eltham Vet Prac - Steve	0.00	2,000.00	0.00	95,358.48
31/07/2021	Motley Food	0.00	0.00	1,499.00	93,859.48
13/08/2021	Eltham Vet Prac steve	0.00	2,000.00	0.00	95,859.48
24/08/2021	Super life	0.00	0.00	4,050.00	91,809.48
27/08/2021	Eltham Vet Prac steve	0.00	2,000.00	0.00	93,809.48
30/08/2021	pmp	0.00	0.00	5,940.00	87,869.48
08/09/2021	motley fool	0.00	0.00	1,500.00	86,369.48
10/09/2021	Eltham vet steve	0.00	2,000.00	0.00	88,369.48
20/09/2021	mlc	0.00	41,795.10	0.00	130,164.58
24/09/2021	Eltham vet steve	0.00	2,000.00	0.00	132,164.58
28/09/2021	asgard	0.00	59,175.08	0.00	191,339.66
07/10/2021	motley fool	0.00	0.00	1,999.00	189,340.66



Date	Description	Quantity	Debits	Credits	Balance
08/10/2021	Eltham vet steve	0.00	2,000.00	0.00	191,340.66
19/10/2021	Eltham vet steve	0.00	1,400.00	0.00	192,740.66
22/10/2021	Eltham vet steve	0.00	2,000.00	0.00	194,740.66
05/11/2021	Eltham vet steve	0.00	2,000.00	0.00	196,740.66
19/11/2021	Eltham vet steve	0.00	2,000.00	0.00	198,740.66
03/12/2021	Eltham vet steve	0.00	630.41	0.00	199,371.07
03/12/2021	Eltham vet steve	0.00	2,000.00	0.00	201,371.07
16/12/2021	BT Corps rem	0.00	4,466.19	0.00	205,837.26
17/12/2021	Eltham vet steve	0.00	1,400.41	0.00	207,237.67
31/12/2021	Eltham vet Claire	0.00	2,000.00	0.00	209,237.67
12/01/2022	motley fool	0.00	0.00	1,499.00	207,738.67
14/01/2022	Eltham vet steve	0.00	2,000.00	0.00	209,738.67
21/01/2022	commsec	0.00	0.00	14,229.95	195,508.72
25/01/2022	Eltham vet clarie	0.00	400.00	0.00	195,908.72
25/01/2022	Eltham vet steve	0.00	1,200.00	0.00	197,108.72
28/01/2022	Eltham vet clarie	0.00	2,000.00	0.00	199,108.72
11/02/2022	Eltham vet clarie	0.00	2,000.00	0.00	201,108.72
17/02/2022	commsec	0.00	0.00	150,173.34	50,935.38
25/02/2022	Eltham vet clarie	0.00	2,000.00	0.00	52,935.38
28/02/2022	Vet share capital	0.00	55,061.23	0.00	107,996.61

Date	Description	Quantity	Debits	Credits	Balance
11/03/2022	Eltham vet	0.00	2,000.00	0.00	109,996.61
16/03/2022	HBRD Dist	0.00	146.99	0.00	110,143.60
23/03/2022	ato	0.00	0.00	1,149.00	108,994.60
25/03/2022	eltham vet	0.00	2,000.00	0.00	110,994.60
08/04/2022	eltham vet	0.00	2,000.00	0.00	112,994.60
14/04/2022	?	0.00	12,711.86	0.00	125,706.46
20/04/2022	HRD Dist	0.00	164.25	0.00	125,870.71
22/04/2022	eltham bet	0.00	2,000.00	0.00	127,870.71
26/04/2022	eltham vet	0.00	1,200.00	0.00	129,070.71
06/05/2022	eltham vet	0.00	2,000.00	0.00	131,070.71
17/05/2022	hbrd	0.00	152.22	0.00	131,222.93
20/05/2022	eltham vet	0.00	2,000.00	0.00	133,222.93
03/06/2022	Eltham Vet Prac	0.00	629.00	0.00	133,851.93
03/06/2022	reckson software	0.00	0.00	240.00	133,611.93
06/06/2022	Eltham Vet Prac	0.00	1,000.00	0.00	134,611.93
17/06/2022	HBRD Dst	0.00	174.13	0.00	134,786.06
30/06/2022	Closing Balance	0.00	0.00	0.00	134,786.06
<b>Cash At Bank - Portofolio Cash - Pearl Multi-Asset Growth</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	158,161.92
30/06/2022	movement	0.00	0.00	27,379.90	130,782.02

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	130,782.02
<b>Cash At Bank - UBank</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	151.80
01/07/2021	Interest	0.00	0.05	0.00	151.85
01/09/2021	Interest	0.00	0.05	0.00	151.90
30/09/2021	Interest	0.00	0.04	0.00	151.94
31/10/2021	Interest	0.00	0.04	0.00	151.98
30/11/2021	Interest	0.00	0.04	0.00	152.02
31/12/2021	Interest	0.00	0.04	0.00	152.06
31/01/2022	Interest	0.00	0.04	0.00	152.10
28/02/2022	Interest	0.00	0.04	0.00	152.14
31/03/2022	Interest	0.00	0.04	0.00	152.18
30/04/2022	Interest	0.00	0.04	0.00	152.22
01/06/2022	Interest	0.00	0.04	0.00	152.26
30/06/2022	Interest	0.00	0.07	0.00	152.33
30/06/2022	Closing Balance	0.00	0.00	0.00	152.33
<b>Other Assets - Sundry Assets / Sundry Debtor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.65
15/07/2021	paid	0.00	0.00	0.65	0.00
24/08/2021	amount incorrectly used to pay insurance	0.00	4,050.00	0.00	4,050.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	4,050.00
<b>Other Assets - Unsettled Trades / Acquisitions / Managed Investments / Pearl Managed Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Capital Call	0.00	0.00	5,620.25	5,620.25
30/06/2022	Capital Call	0.00	0.00	26,340.56	31,960.81
30/06/2022	Capital Call	0.00	0.00	122,685.47	154,646.28
30/06/2022	Capital Call	0.00	5,620.25	0.00	149,026.03
30/06/2022	Capital Call	0.00	26,340.56	0.00	122,685.47
30/06/2022	Capital Call	0.00	122,685.47	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Xref Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/01/2022	commsec	0.00	0.00	14,229.95	14,229.95
21/01/2022	commsec	0.00	14,229.95	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/07/2021	paid	0.00	0.00	0.65	0.65
15/07/2021	paid	0.00	0.65	0.00	0.00
24/08/2021	amount incorrectly used to pay insurance	0.00	0.00	4,050.00	4,050.00

Date	Description	Quantity	Debits	Credits	Balance
24/08/2021	amount incorrectly used to pay insurance	0.00	4,050.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Liabilities / Sundry Creditors</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/07/2021	payment	0.00	0.00	259.00	259.00
05/07/2021	payment	0.00	259.00	0.00	0.00
30/08/2021	payment	0.00	0.00	5,940.00	5,940.00
30/08/2021	payment	0.00	5,940.00	0.00	0.00
30/06/2022	super levy	0.00	0.00	259.00	259.00
30/06/2022	super levy	0.00	259.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/02/2022	commsec	0.00	0.00	150,173.34	150,173.34
17/02/2022	commsec	0.00	150,173.34	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Pearl Managed Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Investment Income	0.00	0.00	26,340.56	26,340.56

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Investment Income	0.00	0.00	122,685.47	149,026.03
30/06/2022	Investment Income	0.00	26,340.56	0.00	122,685.47
30/06/2022	Investment Income	0.00	122,685.47	0.00	0.00
30/06/2022	Investment Income - to match capital growth	0.00	0.00	5,620.25	5,620.25
30/06/2022	Investment Income - to match capital growth	0.00	5,620.25	0.00	0.00
30/06/2022	movement - to match income	0.00	0.00	28,044.59	28,044.59
30/06/2022	movement - to match income	0.00	28,044.59	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/03/2022	HBRD AUD EST 0.0139 FRANKED, 30% CTR, DRP	0.00	146.99	0.00	146.99
16/03/2022	HBRD AUD EST 0.0139 FRANKED, 30% CTR, DRP	0.00	0.00	146.99	0.00
01/04/2022	HBRD AUD EST 0.0208 FRANKED, 30% CTR, DRP	0.00	164.25	0.00	164.25
20/04/2022	HBRD AUD EST 0.0208 FRANKED, 30% CTR, DRP	0.00	0.00	164.25	0.00
02/05/2022	HBRD AUD EST 0.0175 FRANKED, 30% CTR, DRP	0.00	152.22	0.00	152.22
17/05/2022	HBRD AUD EST 0.0175 FRANKED, 30% CTR, DRP	0.00	0.00	152.22	0.00
01/06/2022	HBRD AUD EST 0.0178 FRANKED, 30% CTR, DRP	0.00	174.13	0.00	174.13

Date	Description	Quantity	Debits	Credits	Balance
17/06/2022	HBRD AUD EST 0.0178 FRANKED, 30% CTR, DRP	0.00	0.00	174.13	0.00
30/06/2022	HBRD AUD EST 0.0229 FRANKED, 30% CTR, DRP	0.00	186.24	0.00	186.24
30/06/2022	Closing Balance	0.00	0.00	0.00	186.24
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Unlisted Unit Trusts / Resimax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/04/2022	?	0.00	0.00	12,711.86	12,711.86
14/04/2022	?	0.00	12,711.86	0.00	0.00
30/06/2022	resimax	0.00	2,724.50	0.00	2,724.50
30/06/2022	Closing Balance	0.00	0.00	0.00	2,724.50
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Asgard Infinity E-Wrap Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	interest	0.00	0.00	57.80	57.80
30/06/2022	interest	0.00	57.80	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / UBank</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Interest	0.00	0.00	0.05	0.05
01/07/2021	Interest	0.00	0.05	0.00	0.00
01/09/2021	Interest	0.00	0.00	0.05	0.05

Date	Description	Quantity	Debits	Credits	Balance
01/09/2021	Interest	0.00	0.05	0.00	0.00
30/09/2021	Interest	0.00	0.00	0.04	0.04
30/09/2021	Interest	0.00	0.04	0.00	0.00
31/10/2021	Interest	0.00	0.00	0.04	0.04
31/10/2021	Interest	0.00	0.04	0.00	0.00
30/11/2021	Interest	0.00	0.00	0.04	0.04
30/11/2021	Interest	0.00	0.04	0.00	0.00
31/12/2021	Interest	0.00	0.00	0.04	0.04
31/12/2021	Interest	0.00	0.04	0.00	0.00
31/01/2022	Interest	0.00	0.00	0.04	0.04
31/01/2022	Interest	0.00	0.04	0.00	0.00
28/02/2022	Interest	0.00	0.00	0.04	0.04
28/02/2022	Interest	0.00	0.04	0.00	0.00
31/03/2022	Interest	0.00	0.00	0.04	0.04
31/03/2022	Interest	0.00	0.04	0.00	0.00
30/04/2022	Interest	0.00	0.00	0.04	0.04
30/04/2022	Interest	0.00	0.04	0.00	0.00
01/06/2022	Interest	0.00	0.00	0.04	0.04
01/06/2022	Interest	0.00	0.04	0.00	0.00
30/06/2022	Interest	0.00	0.00	0.07	0.07



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Interest	0.00	0.07	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Rollovers In / Mr Stephen Pryor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
20/09/2021	mlc - rollover -	0.00	41,795.10	0.00	41,795.10
20/09/2021	RolloverIn Received	0.00	0.00	41,795.10	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Stephen Pryor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/07/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
14/07/2021	Eltham Vet Prac- steve	0.00	2,000.00	0.00	0.00
21/07/2021	Contribution Received	0.00	0.00	869.59	869.59
21/07/2021	Eltham Vet Prac - Claire	0.00	869.59	0.00	0.00
30/07/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
30/07/2021	Eltham Vet Prac - Steve	0.00	2,000.00	0.00	0.00
27/08/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
27/08/2021	Eltham Vet Prac steve	0.00	2,000.00	0.00	0.00
10/09/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
10/09/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
24/09/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00

Date	Description	Quantity	Debits	Credits	Balance
24/09/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
22/10/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
22/10/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
05/11/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
05/11/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
19/11/2021	Contribution Allocation	0.00	574.50	0.00	574.50
19/11/2021	Contribution Received	0.00	0.00	574.50	0.00
19/11/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
19/11/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
17/12/2021	Contribution Received	0.00	0.00	1,400.41	1,400.41
17/12/2021	Eltham vet steve	0.00	1,400.41	0.00	0.00
14/01/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00
14/01/2022	Eltham vet steve	0.00	2,000.00	0.00	0.00
25/01/2022	Contribution Received	0.00	0.00	400.00	400.00
25/01/2022	Contribution Received	0.00	0.00	1,200.00	1,600.00
25/01/2022	Eltham vet clarie	0.00	400.00	0.00	1,200.00
25/01/2022	Eltham vet steve	0.00	1,200.00	0.00	0.00
11/03/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00
11/03/2022	Eltham vet	0.00	2,000.00	0.00	0.00
08/04/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00

Date	Description	Quantity	Debits	Credits	Balance
08/04/2022	eltham vet	0.00	2,000.00	0.00	0.00
20/05/2022	Contribution Received	0.00	0.00	630.00	630.00
20/05/2022	eltham vet	0.00	630.00	0.00	0.00
06/06/2022	Contribution Received	0.00	0.00	1,000.00	1,000.00
06/06/2022	Eltham Vet Prac	0.00	1,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Clare Pryor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
16/07/2021	Eltham Vet Prac - steve	0.00	2,000.00	0.00	0.00
21/07/2021	Contribution Received	0.00	0.00	270.41	270.41
21/07/2021	Eltham Vet Prac - Claire	0.00	270.41	0.00	0.00
13/08/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
13/08/2021	Eltham Vet Prac steve	0.00	2,000.00	0.00	0.00
08/10/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
08/10/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
19/10/2021	Contribution Received	0.00	0.00	1,400.00	1,400.00
19/10/2021	Eltham vet steve	0.00	1,400.00	0.00	0.00
19/11/2021	Contribution Allocation	0.00	574.50	0.00	574.50
19/11/2021	Contribution Received	0.00	0.00	574.50	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/12/2021	Contribution Received	0.00	0.00	630.41	630.41
03/12/2021	Contribution Received	0.00	0.00	2,000.00	2,630.41
03/12/2021	Eltham vet	0.00	630.41	0.00	2,000.00
03/12/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
31/12/2021	Contribution Received	0.00	0.00	2,000.00	2,000.00
31/12/2021	Eltham vet Claire	0.00	2,000.00	0.00	0.00
28/01/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00
28/01/2022	Eltham vet clarie	0.00	2,000.00	0.00	0.00
11/02/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00
11/02/2022	Eltham vet clarie	0.00	2,000.00	0.00	0.00
25/02/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00
25/02/2022	Eltham vet clarie	0.00	2,000.00	0.00	0.00
25/03/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00
25/03/2022	eltham vet	0.00	2,000.00	0.00	0.00
22/04/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00
22/04/2022	eltham bet	0.00	2,000.00	0.00	0.00
26/04/2022	Contribution Received	0.00	0.00	1,200.00	1,200.00
26/04/2022	eltham vet	0.00	1,200.00	0.00	0.00
06/05/2022	Contribution Received	0.00	0.00	2,000.00	2,000.00
06/05/2022	eltham vet	0.00	2,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/05/2022	Contribution Received	0.00	0.00	1,370.00	1,370.00
20/05/2022	eltham vet	0.00	1,370.00	0.00	0.00
03/06/2022	Contribution Received	0.00	0.00	629.00	629.00
03/06/2022	Eltham Vet Prac	0.00	629.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Capital Return Receivable / Shares in Unlisted Companies / Vetshare Ltd</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
28/02/2022	Vet share capital	0.00	0.00	55,061.23	55,061.23
28/02/2022	Vet share capital	0.00	55,061.23	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Fee Refund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	BT Corps rem	0.00	0.00	4,466.19	4,466.19
16/12/2021	BT Corps rem	0.00	4,466.19	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Adviser Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Portfolio Review Fee	0.00	0.00	6,060.60	6,060.60
30/06/2022	Portfolio Review Fee	0.00	6,060.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Creditors and Accruals / Fund Administration Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Administration Fee	0.00	0.00	15.08	15.08
01/07/2021	Administration Fee	0.00	15.08	0.00	0.00
30/06/2022	Administration Fee	0.00	0.00	90.44	90.44
30/06/2022	Administration Fee	0.00	90.44	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Investment Management Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	investment management fee	0.00	0.00	14,988.75	14,988.75
30/06/2022	investment management fee	0.00	14,988.75	0.00	0.00
30/06/2022	Management Fee	0.00	0.00	4,882.95	4,882.95
30/06/2022	Management Fee	0.00	4,882.95	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Sundry</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/07/2021	Motley Food	0.00	0.00	1,499.00	1,499.00
31/07/2021	Motley Food	0.00	1,499.00	0.00	0.00
08/09/2021	motley fool	0.00	0.00	1,500.00	1,500.00
08/09/2021	motley fool	0.00	1,500.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/10/2021	motley fool	0.00	0.00	1,999.00	1,999.00
07/10/2021	motley fool	0.00	1,999.00	0.00	0.00
12/01/2022	motley fool	0.00	0.00	1,499.00	1,499.00
12/01/2022	motley fool	0.00	1,499.00	0.00	0.00
03/06/2022	reckson software	0.00	0.00	240.00	240.00
03/06/2022	reckson software	0.00	240.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Sundry Liabilities / Sundry Creditors</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	6,199.00
05/07/2021	payment	0.00	259.00	0.00	5,940.00
30/08/2021	payment	0.00	5,940.00	0.00	0.00
30/06/2022	super levy	0.00	0.00	259.00	259.00
30/06/2022	Closing Balance	0.00	0.00	0.00	259.00
<b>Income Tax Suspense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/07/2021	ato	0.00	0.00	3,905.47	3,905.47
04/07/2021	ato	0.00	3,905.47	0.00	0.00
30/06/2022	super levy	0.00	0.00	259.00	259.00
30/06/2022	super levy	0.00	259.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	3,906.12
01/07/2021	Fund Tax Finalisation	0.00	0.00	6,593.21	2,687.09
04/07/2021	ato	0.00	0.00	3,905.47	6,592.56
30/06/2022	Closing Balance	0.00	0.00	0.00	6,592.56
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	20,675.85
01/07/2021	Fund Tax Finalisation	0.00	20,675.85	0.00	0.00
14/07/2021	Tax Effect Of Income	0.00	0.00	300.00	300.00
16/07/2021	Tax Effect Of Income	0.00	0.00	300.00	600.00
21/07/2021	Tax Effect Of Income	0.00	0.00	40.56	640.56
21/07/2021	Tax Effect Of Income	0.00	0.00	130.44	771.00
30/07/2021	Tax Effect Of Income	0.00	0.00	300.00	1,071.00
13/08/2021	Tax Effect Of Income	0.00	0.00	300.00	1,371.00
27/08/2021	Tax Effect Of Income	0.00	0.00	300.00	1,671.00
10/09/2021	Tax Effect Of Income	0.00	0.00	300.00	1,971.00
24/09/2021	Tax Effect Of Income	0.00	0.00	300.00	2,271.00
08/10/2021	Tax Effect Of Income	0.00	0.00	300.00	2,571.00
19/10/2021	Tax Effect Of Income	0.00	0.00	210.00	2,781.00
22/10/2021	Tax Effect Of Income	0.00	0.00	300.00	3,081.00



Date	Description	Quantity	Debits	Credits	Balance
05/11/2021	Tax Effect Of Income	0.00	0.00	300.00	3,381.00
19/11/2021	Tax Effect Of Income	0.00	0.00	300.00	3,681.00
03/12/2021	Tax Effect Of Income	0.00	0.00	94.56	3,775.56
03/12/2021	Tax Effect Of Income	0.00	0.00	300.00	4,075.56
17/12/2021	Tax Effect Of Income	0.00	0.00	210.06	4,285.62
31/12/2021	Tax Effect Of Income	0.00	0.00	300.00	4,585.62
14/01/2022	Tax Effect Of Income	0.00	0.00	300.00	4,885.62
25/01/2022	Tax Effect Of Income	0.00	0.00	60.00	4,945.62
25/01/2022	Tax Effect Of Income	0.00	0.00	180.00	5,125.62
28/01/2022	Tax Effect Of Income	0.00	0.00	300.00	5,425.62
11/02/2022	Tax Effect Of Income	0.00	0.00	300.00	5,725.62
25/02/2022	Tax Effect Of Income	0.00	0.00	300.00	6,025.62
11/03/2022	Tax Effect Of Income	0.00	0.00	300.00	6,325.62
25/03/2022	Tax Effect Of Income	0.00	0.00	300.00	6,625.62
08/04/2022	Tax Effect Of Income	0.00	0.00	300.00	6,925.62
22/04/2022	Tax Effect Of Income	0.00	0.00	300.00	7,225.62
26/04/2022	Tax Effect Of Income	0.00	0.00	180.00	7,405.62
06/05/2022	Tax Effect Of Income	0.00	0.00	300.00	7,705.62
20/05/2022	Tax Effect Of Income	0.00	0.00	300.00	8,005.62
03/06/2022	Tax Effect Of Income	0.00	0.00	94.35	8,099.97

Date	Description	Quantity	Debits	Credits	Balance
06/06/2022	Tax Effect Of Income	0.00	0.00	150.00	8,249.97
30/06/2022	Tax Effect Of Income	0.00	0.00	25,123.08	33,373.05
30/06/2022	Closing Balance	0.00	0.00	0.00	33,373.05
<b>Income Tax Payable / Withholding Credits / Units In Listed Unit Trusts / Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/03/2022	HBRD AUD EST 0.0139 FRANKED, 30% CTR, DRP	0.00	129.00	0.00	129.00
01/04/2022	HBRD AUD EST 0.0208 FRANKED, 30% CTR, DRP	0.00	144.00	0.00	273.00
02/05/2022	HBRD AUD EST 0.0175 FRANKED, 30% CTR, DRP	0.00	134.00	0.00	407.00
01/06/2022	HBRD AUD EST 0.0178 FRANKED, 30% CTR, DRP	0.00	153.00	0.00	560.00
30/06/2022	HBRD AUD EST 0.0229 FRANKED, 30% CTR, DRP	0.00	164.00	0.00	724.00
30/06/2022	Closing Balance	0.00	0.00	0.00	724.00
<b>Income Tax Payable / Franking Credits / Managed Investments / Pearl Managed Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	6,990.23
01/07/2021	Fund Tax Finalisation	0.00	0.00	6,990.23	0.00
30/06/2022	Distribution - Tax Statement	0.00	608.81	0.00	608.81
30/06/2022	Distribution - Tax Statement	0.00	2,853.30	0.00	3,462.11
30/06/2022	Distribution - Tax Statement	0.00	3,037.89	0.00	6,500.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Distribution - Tax Statement	0.00	13,768.79	0.00	20,268.79
30/06/2022	Closing Balance	0.00	0.00	0.00	20,268.79
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	112.77	0.00	112.77
30/06/2022	Distribution - Tax Statement	0.00	116.95	0.00	229.72
30/06/2022	Distribution - Tax Statement	0.00	125.96	0.00	355.68
30/06/2022	Distribution - Tax Statement	0.00	133.68	0.00	489.36
30/06/2022	Distribution - Tax Statement	0.00	143.11	0.00	632.47
30/06/2022	Closing Balance	0.00	0.00	0.00	632.47
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / Pearl Managed Fund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	1,017.41
01/07/2021	Fund Tax Finalisation	0.00	0.00	1,017.41	0.00
30/06/2022	Distribution - Tax Statement	0.00	1,310.48	0.00	1,310.48
30/06/2022	Closing Balance	0.00	0.00	0.00	1,310.48
<b>Income Tax Payable / Income Tax Instalments Paid</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	6,075.00
01/07/2021	Fund Tax Finalisation	0.00	0.00	6,075.00	0.00
30/09/2021	Fund Activity Statement	0.00	1,149.00	0.00	1,149.00

Date	Description	Quantity	Debits	Credits	Balance
31/12/2021	Fund Activity Statement	0.00	1,149.00	0.00	2,298.00
31/03/2022	Fund Activity Statement	0.00	1,149.00	0.00	3,447.00
30/06/2022	Fund Activity Statement	0.00	1,149.00	0.00	4,596.00
30/06/2022	Closing Balance	0.00	0.00	0.00	4,596.00
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Fund Activity Statement	0.00	0.00	1,149.00	1,149.00
19/11/2021	Fund Activity Statement	0.00	1,149.00	0.00	0.00
31/12/2021	Fund Activity Statement	0.00	0.00	1,149.00	1,149.00
23/03/2022	Fund Activity Statement	0.00	1,149.00	0.00	0.00
31/03/2022	Fund Activity Statement	0.00	0.00	1,149.00	1,149.00
30/06/2022	Fund Activity Statement	0.00	0.00	1,149.00	2,298.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,298.00
<b>Fund Suspense / Asgard Infinity E-Wrap Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Administration Fee	0.00	0.00	15.08	15.08
01/07/2021	Administration Fee	0.00	15.08	0.00	0.00
25/09/2021	withdrawal	0.00	59,175.08	0.00	59,175.08
28/09/2021	withdrawal	0.00	0.00	59,175.08	0.00
30/06/2022	Administration Fee	0.00	0.00	90.44	90.44

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Administration Fee	0.00	90.44	0.00	0.00
30/06/2022	interest	0.00	0.00	57.80	57.80
30/06/2022	interest	0.00	57.80	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Cash Holding Account - Pearl Multi-Asset Growth</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	investment management fee	0.00	0.00	14,988.75	14,988.75
30/06/2022	investment management fee	0.00	14,988.75	0.00	0.00
30/06/2022	Management Fee	0.00	0.00	4,882.95	4,882.95
30/06/2022	Management Fee	0.00	4,882.95	0.00	0.00
30/06/2022	movement	0.00	0.00	55,424.49	55,424.49
30/06/2022	movement	0.00	27,379.90	0.00	28,044.59
30/06/2022	movement	0.00	28,044.59	0.00	0.00
30/06/2022	Portfolio Review Fee	0.00	0.00	6,060.60	6,060.60
30/06/2022	Portfolio Review Fee	0.00	6,060.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Commonwealth Bank Account of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/07/2021	ato	0.00	0.00	3,647.12	3,647.12
04/07/2021	ato	0.00	3,905.47	0.00	258.35

Date	Description	Quantity	Debits	Credits	Balance
05/07/2021	ato	0.00	0.00	259.00	0.65
14/07/2021	Eltham Vet Prac- steve	0.00	0.00	2,000.00	2,000.65
14/07/2021	Eltham Vet Prac- steve	0.00	2,000.00	0.00	0.65
15/07/2021	ato	0.00	0.65	0.00	0.00
16/07/2021	Eltham Vet Prac - steve	0.00	0.00	2,000.00	2,000.00
16/07/2021	Eltham Vet Prac - steve	0.00	2,000.00	0.00	0.00
21/07/2021	Eltham Vet Prac - Claire	0.00	0.00	270.41	270.41
21/07/2021	Eltham Vet Prac - Claire	0.00	0.00	869.59	1,140.00
21/07/2021	Eltham Vet Prac - Claire	0.00	270.41	0.00	869.59
21/07/2021	Eltham Vet Prac - Claire	0.00	869.59	0.00	0.00
30/07/2021	Eltham Vet Prac - Steve	0.00	0.00	2,000.00	2,000.00
30/07/2021	Eltham Vet Prac - Steve	0.00	2,000.00	0.00	0.00
31/07/2021	Motley Food	0.00	0.00	1,499.00	1,499.00
31/07/2021	Motley Food	0.00	1,499.00	0.00	0.00
13/08/2021	Eltham Vet Prac steve	0.00	0.00	2,000.00	2,000.00
13/08/2021	Eltham Vet Prac steve	0.00	2,000.00	0.00	0.00
24/08/2021	Super life	0.00	0.00	4,050.00	4,050.00
24/08/2021	Super life	0.00	4,050.00	0.00	0.00
27/08/2021	Eltham Vet Prac steve	0.00	0.00	2,000.00	2,000.00
27/08/2021	Eltham Vet Prac steve	0.00	2,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/08/2021	pmp	0.00	0.00	5,940.00	5,940.00
30/08/2021	pmp	0.00	5,940.00	0.00	0.00
08/09/2021	motley fool	0.00	0.00	1,500.00	1,500.00
08/09/2021	motley fool	0.00	1,500.00	0.00	0.00
10/09/2021	Eltham vet steve	0.00	0.00	2,000.00	2,000.00
10/09/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
20/09/2021	mlc	0.00	0.00	41,795.10	41,795.10
20/09/2021	mlc	0.00	41,795.10	0.00	0.00
24/09/2021	Eltham vet steve	0.00	0.00	2,000.00	2,000.00
24/09/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
28/09/2021	asgard	0.00	0.00	59,175.08	59,175.08
28/09/2021	asgard	0.00	59,175.08	0.00	0.00
07/10/2021	motley fool	0.00	0.00	1,999.00	1,999.00
07/10/2021	motley fool	0.00	1,999.00	0.00	0.00
08/10/2021	Eltham vet steve	0.00	0.00	2,000.00	2,000.00
08/10/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
19/10/2021	Eltham vet steve	0.00	0.00	1,400.00	1,400.00
19/10/2021	Eltham vet steve	0.00	1,400.00	0.00	0.00
22/10/2021	Eltham vet steve	0.00	0.00	2,000.00	2,000.00
22/10/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
05/11/2021	Eltham vet steve	0.00	0.00	2,000.00	2,000.00
05/11/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
19/11/2021	Eltham vet steve	0.00	0.00	2,000.00	2,000.00
19/11/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
03/12/2021	Eltham vet steve	0.00	0.00	630.41	630.41
03/12/2021	Eltham vet steve	0.00	0.00	2,000.00	2,630.41
03/12/2021	Eltham vet steve	0.00	630.41	0.00	2,000.00
03/12/2021	Eltham vet steve	0.00	2,000.00	0.00	0.00
16/12/2021	BT Corps rem	0.00	0.00	4,466.19	4,466.19
16/12/2021	BT Corps rem	0.00	4,466.19	0.00	0.00
17/12/2021	Eltham vet steve	0.00	0.00	1,400.41	1,400.41
17/12/2021	Eltham vet steve	0.00	1,400.41	0.00	0.00
31/12/2021	Eltham vet Claire	0.00	0.00	2,000.00	2,000.00
31/12/2021	Eltham vet Claire	0.00	2,000.00	0.00	0.00
12/01/2022	motley fool	0.00	0.00	1,499.00	1,499.00
12/01/2022	motley fool	0.00	1,499.00	0.00	0.00
14/01/2022	Eltham vet steve	0.00	0.00	2,000.00	2,000.00
14/01/2022	Eltham vet steve	0.00	2,000.00	0.00	0.00
21/01/2022	commsec	0.00	0.00	14,229.95	14,229.95
21/01/2022	commsec	0.00	14,229.95	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
25/01/2022	Eltham vet clarie	0.00	0.00	400.00	400.00
25/01/2022	Eltham vet clarie	0.00	400.00	0.00	0.00
25/01/2022	Eltham vet steve	0.00	0.00	1,200.00	1,200.00
25/01/2022	Eltham vet steve	0.00	1,200.00	0.00	0.00
28/01/2022	Eltham vet clarie	0.00	0.00	2,000.00	2,000.00
28/01/2022	Eltham vet clarie	0.00	2,000.00	0.00	0.00
11/02/2022	Eltham vet clarie	0.00	0.00	2,000.00	2,000.00
11/02/2022	Eltham vet clarie	0.00	2,000.00	0.00	0.00
17/02/2022	commsec	0.00	0.00	150,173.34	150,173.34
17/02/2022	commsec	0.00	150,173.34	0.00	0.00
25/02/2022	Eltham vet clarie	0.00	0.00	2,000.00	2,000.00
25/02/2022	Eltham vet clarie	0.00	2,000.00	0.00	0.00
28/02/2022	Vet share capital	0.00	0.00	55,061.23	55,061.23
28/02/2022	Vet share capital	0.00	55,061.23	0.00	0.00
11/03/2022	Eltham vet	0.00	0.00	2,000.00	2,000.00
11/03/2022	Eltham vet	0.00	2,000.00	0.00	0.00
16/03/2022	HBRD Dist	0.00	0.00	146.99	146.99
16/03/2022	HBRD Dist	0.00	146.99	0.00	0.00
23/03/2022	ato	0.00	0.00	1,149.00	1,149.00
23/03/2022	ato	0.00	1,149.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
25/03/2022	eltham vet	0.00	0.00	2,000.00	2,000.00
25/03/2022	eltham vet	0.00	2,000.00	0.00	0.00
08/04/2022	eltham vet	0.00	0.00	2,000.00	2,000.00
08/04/2022	eltham vet	0.00	2,000.00	0.00	0.00
14/04/2022	?	0.00	0.00	12,711.86	12,711.86
14/04/2022	?	0.00	12,711.86	0.00	0.00
20/04/2022	HRD Dist	0.00	0.00	164.25	164.25
20/04/2022	HRD Dist	0.00	164.25	0.00	0.00
22/04/2022	eltham bet	0.00	0.00	2,000.00	2,000.00
22/04/2022	eltham bet	0.00	2,000.00	0.00	0.00
26/04/2022	eltham vet	0.00	0.00	1,200.00	1,200.00
26/04/2022	eltham vet	0.00	1,200.00	0.00	0.00
06/05/2022	eltham vet	0.00	0.00	2,000.00	2,000.00
06/05/2022	eltham vet	0.00	2,000.00	0.00	0.00
17/05/2022	hbrd	0.00	0.00	152.22	152.22
17/05/2022	hbrd	0.00	152.22	0.00	0.00
20/05/2022	eltham vet	0.00	0.00	2,000.00	2,000.00
20/05/2022	eltham vet	0.00	2,000.00	0.00	0.00
03/06/2022	Eltham Vet Prac	0.00	0.00	629.00	629.00
03/06/2022	Eltham Vet Prac	0.00	629.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/06/2022	reckson software	0.00	0.00	240.00	240.00
03/06/2022	reckson software	0.00	240.00	0.00	0.00
06/06/2022	Eltham Vet Prac	0.00	0.00	1,000.00	1,000.00
06/06/2022	Eltham Vet Prac	0.00	1,000.00	0.00	0.00
17/06/2022	HBRD Dst	0.00	0.00	174.13	174.13
17/06/2022	HBRD Dst	0.00	174.13	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Portofolio Cash - Pearl Multi-Asset Growth</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	movement	0.00	0.00	27,379.90	27,379.90
30/06/2022	movement	0.00	27,379.90	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / UBank</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Interest	0.00	0.00	0.05	0.05
01/07/2021	Interest	0.00	0.05	0.00	0.00
01/09/2021	Interest	0.00	0.00	0.05	0.05
01/09/2021	Interest	0.00	0.05	0.00	0.00
30/09/2021	Interest	0.00	0.00	0.04	0.04
30/09/2021	Interest	0.00	0.04	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/10/2021	Interest	0.00	0.00	0.04	0.04
31/10/2021	Interest	0.00	0.04	0.00	0.00
30/11/2021	Interest	0.00	0.00	0.04	0.04
30/11/2021	Interest	0.00	0.04	0.00	0.00
31/12/2021	Interest	0.00	0.00	0.04	0.04
31/12/2021	Interest	0.00	0.04	0.00	0.00
31/01/2022	Interest	0.00	0.00	0.04	0.04
31/01/2022	Interest	0.00	0.04	0.00	0.00
28/02/2022	Interest	0.00	0.00	0.04	0.04
28/02/2022	Interest	0.00	0.04	0.00	0.00
31/03/2022	Interest	0.00	0.00	0.04	0.04
31/03/2022	Interest	0.00	0.04	0.00	0.00
30/04/2022	Interest	0.00	0.00	0.04	0.04
30/04/2022	Interest	0.00	0.04	0.00	0.00
01/06/2022	Interest	0.00	0.00	0.04	0.04
01/06/2022	Interest	0.00	0.04	0.00	0.00
30/06/2022	Interest	0.00	0.00	0.07	0.07
30/06/2022	Interest	0.00	0.07	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Member Entitlement Accounts / Mr Stephen Pryor / Accumulation

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	1,191,155.57
14/07/2021	Contribution Tax Withheld	0.00	300.00	0.00	1,190,855.57
14/07/2021	Eltham Vet Prac- steve	0.00	0.00	2,000.00	1,192,855.57
21/07/2021	Contribution Tax Withheld	0.00	130.44	0.00	1,192,725.13
21/07/2021	Eltham Vet Prac - Claire	0.00	0.00	869.59	1,193,594.72
30/07/2021	Contribution Tax Withheld	0.00	300.00	0.00	1,193,294.72
30/07/2021	Eltham Vet Prac - Steve	0.00	0.00	2,000.00	1,195,294.72
27/08/2021	Contribution Tax Withheld	0.00	300.00	0.00	1,194,994.72
27/08/2021	Eltham Vet Prac steve	0.00	0.00	2,000.00	1,196,994.72
10/09/2021	Contribution Tax Withheld	0.00	300.00	0.00	1,196,694.72
10/09/2021	Eltham vet steve	0.00	0.00	2,000.00	1,198,694.72
20/09/2021	mlc - rollover -	0.00	0.00	41,795.10	1,240,489.82
24/09/2021	Contribution Tax Withheld	0.00	300.00	0.00	1,240,189.82
24/09/2021	Eltham vet steve	0.00	0.00	2,000.00	1,242,189.82
22/10/2021	Contribution Tax Withheld	0.00	300.00	0.00	1,241,889.82
22/10/2021	Eltham vet steve	0.00	0.00	2,000.00	1,243,889.82
05/11/2021	Contribution Tax Withheld	0.00	300.00	0.00	1,243,589.82
05/11/2021	Eltham vet steve	0.00	0.00	2,000.00	1,245,589.82
19/11/2021	Contribution Allocation	0.00	0.00	574.50	1,246,164.32
19/11/2021	Contribution Tax Withheld	0.00	300.00	0.00	1,245,864.32

Date	Description	Quantity	Debits	Credits	Balance
19/11/2021	Eltham vet steve	0.00	0.00	2,000.00	1,247,864.32
17/12/2021	Contribution Tax Withheld	0.00	210.06	0.00	1,247,654.26
17/12/2021	Eltham vet steve	0.00	0.00	1,400.41	1,249,054.67
14/01/2022	Contribution Tax Withheld	0.00	300.00	0.00	1,248,754.67
14/01/2022	Eltham vet steve	0.00	0.00	2,000.00	1,250,754.67
25/01/2022	Contribution Tax Withheld	0.00	60.00	0.00	1,250,694.67
25/01/2022	Contribution Tax Withheld	0.00	180.00	0.00	1,250,514.67
25/01/2022	Eltham vet clarie	0.00	0.00	400.00	1,250,914.67
25/01/2022	Eltham vet steve	0.00	0.00	1,200.00	1,252,114.67
11/03/2022	Contribution Tax Withheld	0.00	300.00	0.00	1,251,814.67
11/03/2022	Eltham vet	0.00	0.00	2,000.00	1,253,814.67
08/04/2022	Contribution Tax Withheld	0.00	300.00	0.00	1,253,514.67
08/04/2022	eltham vet	0.00	0.00	2,000.00	1,255,514.67
20/05/2022	Contribution Tax Withheld	0.00	94.50	0.00	1,255,420.17
20/05/2022	eltham vet	0.00	0.00	630.00	1,256,050.17
06/06/2022	Contribution Tax Withheld	0.00	150.00	0.00	1,255,900.17
06/06/2022	Eltham Vet Prac	0.00	0.00	1,000.00	1,256,900.17
30/06/2022	Income Taxes Allocated	0.00	2,335.49	0.00	1,254,564.68
30/06/2022	Investment Profit or Loss	0.00	0.00	11,474.06	1,266,038.74
30/06/2022	Closing Balance	0.00	0.00	0.00	1,266,038.74

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Entitlement Accounts / Mrs Clare Pryor / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	988,960.29
16/07/2021	Contribution Tax Withheld	0.00	300.00	0.00	988,660.29
16/07/2021	Eltham Vet Prac - steve	0.00	0.00	2,000.00	990,660.29
21/07/2021	Contribution Tax Withheld	0.00	40.56	0.00	990,619.73
21/07/2021	Eltham Vet Prac - Claire	0.00	0.00	270.41	990,890.14
13/08/2021	Contribution Tax Withheld	0.00	300.00	0.00	990,590.14
13/08/2021	Eltham Vet Prac steve	0.00	0.00	2,000.00	992,590.14
08/10/2021	Contribution Tax Withheld	0.00	300.00	0.00	992,290.14
08/10/2021	Eltham vet steve	0.00	0.00	2,000.00	994,290.14
19/10/2021	Contribution Tax Withheld	0.00	210.00	0.00	994,080.14
19/10/2021	Eltham vet steve	0.00	0.00	1,400.00	995,480.14
19/11/2021	Contribution Allocation	0.00	0.00	574.50	996,054.64
03/12/2021	Contribution Tax Withheld	0.00	94.56	0.00	995,960.08
03/12/2021	Contribution Tax Withheld	0.00	300.00	0.00	995,660.08
03/12/2021	Eltham vet	0.00	0.00	630.41	996,290.49
03/12/2021	Eltham vet steve	0.00	0.00	2,000.00	998,290.49
31/12/2021	Contribution Tax Withheld	0.00	300.00	0.00	997,990.49
31/12/2021	Eltham vet Claire	0.00	0.00	2,000.00	999,990.49
28/01/2022	Contribution Tax Withheld	0.00	300.00	0.00	999,690.49

Date	Description	Quantity	Debits	Credits	Balance
28/01/2022	Eltham vet clarie	0.00	0.00	2,000.00	1,001,690.49
11/02/2022	Contribution Tax Withheld	0.00	300.00	0.00	1,001,390.49
11/02/2022	Eltham vet clarie	0.00	0.00	2,000.00	1,003,390.49
25/02/2022	Contribution Tax Withheld	0.00	300.00	0.00	1,003,090.49
25/02/2022	Eltham vet clarie	0.00	0.00	2,000.00	1,005,090.49
25/03/2022	Contribution Tax Withheld	0.00	300.00	0.00	1,004,790.49
25/03/2022	eltham vet	0.00	0.00	2,000.00	1,006,790.49
22/04/2022	Contribution Tax Withheld	0.00	300.00	0.00	1,006,490.49
22/04/2022	eltham bet	0.00	0.00	2,000.00	1,008,490.49
26/04/2022	Contribution Tax Withheld	0.00	180.00	0.00	1,008,310.49
26/04/2022	eltham vet	0.00	0.00	1,200.00	1,009,510.49
06/05/2022	Contribution Tax Withheld	0.00	300.00	0.00	1,009,210.49
06/05/2022	eltham vet	0.00	0.00	2,000.00	1,011,210.49
20/05/2022	Contribution Tax Withheld	0.00	205.50	0.00	1,011,004.99
20/05/2022	eltham vet	0.00	0.00	1,370.00	1,012,374.99
03/06/2022	Contribution Tax Withheld	0.00	94.35	0.00	1,012,280.64
03/06/2022	Eltham Vet Prac	0.00	0.00	629.00	1,012,909.64
30/06/2022	Income Taxes Allocated	0.00	1,886.33	0.00	1,011,023.31
30/06/2022	Investment Profit or Loss	0.00	0.00	9,267.26	1,020,290.57
30/06/2022	Closing Balance	0.00	0.00	0.00	1,020,290.57



## Additional Documents

[F\\_2022\\_Signed Financial Statements\\_Casprey Super Fund.pdf](#)

[Signed Investments Strategy 2022 - Casprey Super Fund.pdf](#)

[OCR\\_Signed Rep Letter 2022 - Casprey Super Fund.pdf](#)

# Self-managed superannuation fund annual return **2022**

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place  in ALL applicable boxes.

- Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

**1 Tax file number (TFN)**

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

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

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

Caspry Superannuation Fund

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

**4 Current postal address**

5 New Street

Suburb/town

Kew

State/territory

VIC

Postcode

3101

**5 Annual return status**

Is this an amendment to the SMSF's 2022 return?

**A** No  Yes

Is this the first required return for a newly registered SMSF?

**B** No  Yes

Fund's tax file number (TFN) \*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Other given names

Anthony

SMSF Auditor Number

100014140

Auditor's phone number

04

10712708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

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

D No  Yes **7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

Fund's tax file number (TFN)

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

**9 Was the fund wound up during the income year?**  
 No  Yes  If yes, provide the date on which the fund was wound up 

Day	Month	Year
<input style="width: 100%;" type="text"/>		

 Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**  
 Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$ .00

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

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

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

Fund's tax file number (TFN)

## Section B: Income

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

### 11 Income

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

**G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover?

**M** No  Yes

Code

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

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

Gross interest **C** \$ -00

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

Gross foreign income	<b>D1</b> \$ <input type="text" value="30258"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="30258"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

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

Number

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

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

Loss

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

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

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

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

Code

<b>Calculation of assessable contributions</b>	
Assessable employer contributions	<b>R1</b> \$ <input type="text" value="54999"/> -00
plus Assessable personal contributions	<b>R2</b> \$ <input type="text" value="0"/> -00
plus <sup>#</sup> No-TFN-quoted contributions	<b>R3</b> \$ <input type="text" value="0"/> -00
<i>(an amount must be included even if it is zero)</i>	
less Transfer of liability to life insurance company or PST	<b>R6</b> \$ <input type="text"/> -00

<b>Assessable contributions</b>	
<i>(R1 plus R2 plus R3 less R6)</i>	
<b>R</b> \$	<input type="text" value="54999"/> -00

<b>Calculation of non-arm's length income</b>	
*Net non-arm's length private company dividends	<b>U1</b> \$ <input type="text" value="0"/> -00
plus *Net non-arm's length trust distributions	<b>U2</b> \$ <input type="text" value="0"/> -00
plus *Net other non-arm's length income	<b>U3</b> \$ <input type="text" value="0"/> -00

*Other income	<b>S</b> \$ <input type="text" value="4466"/> -00
*Assessable income due to changed tax status of fund	<b>T</b> \$ <input type="text" value="0"/> -00
<b>Net non-arm's length income</b>	<b>U</b> \$ <input type="text" value="0"/> -00
<i>(subject to 45% tax rate) (U1 plus U2 plus U3)</i>	

Code

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

<b>GROSS INCOME</b>	<b>W</b> \$ <input type="text" value="255520"/> -00	Loss <input type="checkbox"/>
<i>(Sum of labels A to U)</i>		
Exempt current pension income	<b>Y</b> \$ <input type="text"/> -00	
<b>TOTAL ASSESSABLE INCOME (W less Y)</b>	<b>V</b> \$ <input type="text" value="255520"/> -00	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b>	\$ <input type="text" value="0"/> -00	<b>A2</b>	\$ <input type="text" value="0"/> -00
Interest expenses overseas	<b>B1</b>	\$ <input type="text" value="0"/> -00	<b>B2</b>	\$ <input type="text" value="0"/> -00
Capital works expenditure	<b>D1</b>	\$ <input type="text" value="0"/> -00	<b>D2</b>	\$ <input type="text" value="0"/> -00
Decline in value of depreciating assets	<b>E1</b>	\$ <input type="text" value="0"/> -00	<b>E2</b>	\$ <input type="text" value="0"/> -00
Insurance premiums – members	<b>F1</b>	\$ <input type="text" value="0"/> -00	<b>F2</b>	\$ <input type="text" value="0"/> -00
SMSF auditor fee	<b>H1</b>	\$ <input type="text" value="0"/> -00	<b>H2</b>	\$ <input type="text" value="0"/> -00
Investment expenses	<b>I1</b>	\$ <input type="text" value="19871"/> -00	<b>I2</b>	\$ <input type="text" value="0"/> -00
Management and administration expenses	<b>J1</b>	\$ <input type="text" value="6166"/> -00	<b>J2</b>	\$ <input type="text" value="0"/> -00
Forestry managed investment scheme expense	<b>U1</b>	\$ <input type="text" value="0"/> -00	<b>U2</b>	\$ <input type="text" value="0"/> -00
Other amounts	<b>L1</b>	\$ <input type="text" value="6996"/> -00	<b>L2</b>	\$ <input type="text" value="0"/> -00
			Code <input type="text" value="0"/>	Code <input type="text" value=""/>
Tax losses deducted	<b>M1</b>	\$ <input type="text" value="0"/> -00		

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**  
**O** \$ -00 Loss   
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) \*\*\*\*\*

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="222487"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="33373.05"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

Foreign income tax offset	<b>C1</b>	\$	<input type="text" value="1310.48"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
<b>Non-refundable non-carry forward tax offsets</b>				
	<b>C</b>	\$	<input type="text" value="1310.48"/>	
<i>(C1 plus C2)</i>				

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

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input type="text" value="0"/>	
<b>Non-refundable carry forward tax offsets</b>				
	<b>D</b>	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				

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

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="20901.26"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
<b>Refundable tax offsets</b>				
	<b>E</b>	\$	<input type="text" value="20901.26"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

Section 102AAM interest charge  
**G** \$

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="724"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="724"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="6100.31"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

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

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



Fund's tax file number (TFN) \*\*\*\*\*

Section F: Member information

MEMBER 1

Title: MR

Family name

Pryor

First given name

Stephen

Other given names

Member's TFN

See the Privacy note in the Declaration.

\*\*\*\*\*

Date of birth

Day Month Year

09/07/1960

Contributions

OPENING ACCOUNT BALANCE \$ 1191155.57

Refer to instructions for completing these labels.

Employer contributions

A \$ 27500

ABN of principal employer

A1

Personal contributions

B \$ 574.50

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

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

M \$ 0

TOTAL CONTRIBUTIONS N \$ 28074.50

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 5013.57

Loss

Inward rollovers and transfers

P \$ 41795.10

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance S1 \$ 1266038.74

Retirement phase account balance - Non CDBIS S2 \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 1266038.74

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Proceeds from primary residence disposal  
**H** \$

Receipt date  (Day Month Year)  
**H1**

Assessable foreign superannuation fund amount  
**I** \$

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

Transfer from reserve: assessable amount  
**K** \$

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

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

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

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

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

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

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

**Other transactions**

Allocated earnings or losses **O** \$   Loss

Accumulation phase account balance  
**S1** \$

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

Retirement phase account balance - CDBIS  
**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$ -00  
 Unlisted trusts **B** \$ -00  
 Insurance policy **C** \$ -00  
 Other managed investments **D** \$ -00

**15b Australian direct investments**

**Limited recourse borrowing arrangements**  
 Australian residential real property  
**J1** \$ -00  
 Australian non-residential real property  
**J2** \$ -00  
 Overseas real property  
**J3** \$ -00  
 Australian shares  
**J4** \$ -00  
 Overseas shares  
**J5** \$ -00  
 Other  
**J6** \$ -00  
 Property count  
**J7**

Cash and term deposits **E** \$ -00  
 Debt securities **F** \$ -00  
 Loans **G** \$ -00  
 Listed shares **H** \$ -00  
 Unlisted shares **I** \$ -00  
 Limited recourse borrowing arrangements **J** \$ -00  
 Non-residential real property **K** \$ -00  
 Residential real property **L** \$ -00  
 Collectables and personal use assets **M** \$ -00  
 Other assets **O** \$ -00

**15c Other investments**

Crypto-Currency **N** \$ -00

**15d Overseas direct investments**

Overseas shares **P** \$ -00  
 Overseas non-residential real property **Q** \$ -00  
 Overseas residential real property **R** \$ -00  
 Overseas managed investments **S** \$ -00  
 Other overseas assets **T** \$ -00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ -00  
 (Sum of labels **A** to **T**)

**15e In-house assets**

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

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="2286329"/>
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
Other liabilities			<b>Y</b> \$	<input type="text" value="14990"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="2301319"/>

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date  /  /   
Day / Month / Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number



Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /   
Day / Month / Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

**Caspry Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash At Bank</b>										
<b>ASG: Asgard Infinity E-Wrap Account</b>										
30/06/2022	Interest	57.80	0.00							
		<u>57.80</u>	<u>0.00</u>							
<b>UBank: UBank</b>										
01/07/2021	Interest	0.05	0.00							
01/09/2021	Interest	0.05	0.00							
30/09/2021	Interest	0.04	0.00							
31/10/2021	Interest	0.04	0.00							
30/11/2021	Interest	0.04	0.00							
31/12/2021	Interest	0.04	0.00							
31/01/2022	Interest	0.04	0.00							
28/02/2022	Interest	0.04	0.00							
31/03/2022	Interest	0.04	0.00							
30/04/2022	Interest	0.04	0.00							
01/06/2022	Interest	0.04	0.00							
30/06/2022	Interest	0.07	0.00							
		<u>0.53</u>	<u>0.00</u>							
<b>Total</b>		<b>58.33</b>	<b>0.00</b>							
<b>Managed Investments</b>										
<b>PEARLCAS: Pearl Managed Fund</b>										
30/06/2022	Distribution	182,690.87	0.00	*						
		<u>182,690.87</u>	<u>0.00</u>							
<b>Total</b>		<b>182,690.87</b>	<b>0.00</b>							
<b>Units In Listed Unit Trusts</b>										
<b>HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)</b>										
01/03/2022	Distribution	275.99	0.00	*	14,605	0	0.0189	275.99	86.78	
01/04/2022	Distribution	308.25	0.00	*	14,605	0	0.0211	308.25	130.03	
02/05/2022	Distribution	286.22	0.00	*	14,605	0	0.0196	286.23	109.47	
01/06/2022	Distribution	327.13	0.00	*	14,605	0	0.0224	327.14	111.42	
30/06/2022	Distribution	350.24	0.00	*	14,605	0	0.0240	350.24	143.17	
		<u>1,547.83</u>	<u>0.00</u>					<u>1,547.85</u>	<u>580.87</u>	
<b>Total</b>		<b>1,547.83</b>	<b>0.00</b>					<b>1,547.85</b>	<b>580.87</b>	
<b>Units In Unlisted Unit Trusts</b>										
<b>RESI: Resimax</b>										
14/04/2022	Distribution	12,711.86	0.00	*						
30/06/2022	Distribution	2,724.50	0.00	*						
		<u>15,436.36</u>	<u>0.00</u>							
<b>Total</b>		<b>15,436.36</b>	<b>0.00</b>							

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

## Caspry Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

Operating Statement Profit vs. Provision for Income Tax	2022 \$
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>118,685.24</b>
<b><u>ADD:</u></b>	
Franking Credits	20,901.26
Market Losses	147,624.16
Taxable Capital Gains	39,192.00
<b><u>LESS:</u></b>	
Distributed Capital Gains	58,787.87
Non-Taxable Contributions	1,149.00
Non-Taxable Income	2,181.93
Rollovers In	41,795.10
Rounding	1.76
<b>Taxable Income or Loss</b>	<b>222,487.00</b>
	<b>Income Amount</b>
Gross Tax @ 15% for Concessional Income	222,487.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00
<b>Provision for Income Tax</b>	<b>33,373.05</b>
	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	33,373.05
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00
No-TFN Quoted Contributions @ 32%	0.00
Change in Carried Forward Losses	0.00
<b>Provision for Income Tax vs. Income Tax Expense</b>	
<b>Provision for Income Tax</b>	<b>33,373.05</b>
<b><u>LESS:</u></b>	
Franking Credits	20,901.26
<b>Income Tax Expense</b>	<b>12,471.79</b>
<b>Provision for Income Tax vs. Income Tax Payable</b>	
<b>Provision for Income Tax</b>	<b>33,373.05</b>
<b><u>LESS:</u></b>	
Withholding Credits	724.00
Franking Credits	20,901.26
Foreign Tax Credits	1,310.48
Income Tax Instalments Paid	4,596.00
<b>Income Tax Payable (Receivable)</b>	<b>5,841.31</b>

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**Caspry Superannuation Fund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2021 to 30 June 2022**

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**Exempt Current Pension Income Settings**

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



**Caspry Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2022	A	58,787.00
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	0.00
Less Discount		30 Jun 2022	A	(19,595.00)
<b>Total Net Capital Gain</b>			<b>A</b>	<b>39,192.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>
<b>Gross Interest</b>				
interest	ASG: Asgard Infinity E-Wrap Account	30 Jun 2022	C	57.80
Interest	UBank: UBank	01 Jul 2021	C	0.05
Interest	UBank: UBank	01 Sep 2021	C	0.05
Interest	UBank: UBank	30 Sep 2021	C	0.04
Interest	UBank: UBank	31 Oct 2021	C	0.04
Interest	UBank: UBank	30 Nov 2021	C	0.04
Interest	UBank: UBank	31 Dec 2021	C	0.04
Interest	UBank: UBank	31 Jan 2022	C	0.04
Interest	UBank: UBank	28 Feb 2022	C	0.04
Interest	UBank: UBank	31 Mar 2022	C	0.04
Interest	UBank: UBank	30 Apr 2022	C	0.04
Interest	UBank: UBank	01 Jun 2022	C	0.04
Interest	UBank: UBank	30 Jun 2022	C	0.07
<i>Less Rounding</i>			C	(0.33)
<b>Total Gross Interest</b>			<b>C</b>	<b>58.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	D	30,258.66
<i>Less Rounding</i>			D	(0.66)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>30,258.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Gross Trust Distributions</b>				

**Caspry Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
HBRD AUD EST 0.0139 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	01 Mar 2022	M	275.99
HBRD AUD EST 0.0208 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	01 Apr 2022	M	308.25
HBRD AUD EST 0.0175 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	02 May 2022	M	286.22
HBRD AUD EST 0.0178 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	01 Jun 2022	M	327.13
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	M	57.22
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	M	48.27
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	M	61.25
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	M	53.92
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	M	50.06
HBRD AUD EST 0.0229 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	M	350.24
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	(21,211.83)
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	411.17
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	82.40
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	386.18
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	(48,955.36)
Investment Income	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	26,340.56
Investment Income	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	122,685.47
Investment Income - to match capital growth	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	5,620.25
movement - to match income	PEARLCAS: Pearl Managed Fund	30 Jun 2022	M	28,044.59
?	RESI: Resimax	14 Apr 2022	M	12,711.86
Distribution - Tax Statement	RESI: Resimax	30 Jun 2022	M	(3,385.22)
Distribution - Tax Statement	RESI: Resimax	30 Jun 2022	M	(725.54)
resimax	RESI: Resimax	30 Jun 2022	M	2,724.50
<i>Less Rounding</i>			M	(0.58)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>126,547.00</b>
<b>Assessable Employer Contributions</b>				
Eltham Vet Prac- steve	1: Stephen Pryor	14 Jul 2021	R1	2,000.00
Eltham Vet Prac - Claire	1: Stephen Pryor	21 Jul 2021	R1	869.59
Eltham Vet Prac - Steve	1: Stephen Pryor	30 Jul 2021	R1	2,000.00
Eltham Vet Prac steve	1: Stephen Pryor	27 Aug 2021	R1	2,000.00
Eltham vet steve	1: Stephen Pryor	10 Sep 2021	R1	2,000.00
Eltham vet steve	1: Stephen Pryor	24 Sep 2021	R1	2,000.00
Eltham vet steve	1: Stephen Pryor	22 Oct 2021	R1	2,000.00
Eltham vet steve	1: Stephen Pryor	05 Nov 2021	R1	2,000.00
Eltham vet steve	1: Stephen Pryor	19 Nov 2021	R1	2,000.00
Eltham vet steve	1: Stephen Pryor	17 Dec 2021	R1	1,400.41
Eltham vet steve	1: Stephen Pryor	14 Jan 2022	R1	2,000.00

**Caspry Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Eltham vet clarie	1: Stephen Pryor	25 Jan 2022	R1	400.00
Eltham vet steve	1: Stephen Pryor	25 Jan 2022	R1	1,200.00
Eltham vet	1: Stephen Pryor	11 Mar 2022	R1	2,000.00
eltham vet	1: Stephen Pryor	08 Apr 2022	R1	2,000.00
eltham vet	1: Stephen Pryor	20 May 2022	R1	630.00
Eltham Vet Prac	1: Stephen Pryor	06 Jun 2022	R1	1,000.00
Eltham Vet Prac - steve	2: Clare Pryor	16 Jul 2021	R1	2,000.00
Eltham Vet Prac - Claire	2: Clare Pryor	21 Jul 2021	R1	270.41
Eltham Vet Prac steve	2: Clare Pryor	13 Aug 2021	R1	2,000.00
Eltham vet steve	2: Clare Pryor	08 Oct 2021	R1	2,000.00
Eltham vet steve	2: Clare Pryor	19 Oct 2021	R1	1,400.00
Eltham vet	2: Clare Pryor	03 Dec 2021	R1	630.41
Eltham vet steve	2: Clare Pryor	03 Dec 2021	R1	2,000.00
Eltham vet Claire	2: Clare Pryor	31 Dec 2021	R1	2,000.00
Eltham vet clarie	2: Clare Pryor	28 Jan 2022	R1	2,000.00
Eltham vet clarie	2: Clare Pryor	11 Feb 2022	R1	2,000.00
Eltham vet clarie	2: Clare Pryor	25 Feb 2022	R1	2,000.00
eltham vet	2: Clare Pryor	25 Mar 2022	R1	2,000.00
eltham bet	2: Clare Pryor	22 Apr 2022	R1	2,000.00
eltham vet	2: Clare Pryor	26 Apr 2022	R1	1,200.00
eltham vet	2: Clare Pryor	06 May 2022	R1	2,000.00
eltham vet	2: Clare Pryor	20 May 2022	R1	1,370.00
Eltham Vet Prac	2: Clare Pryor	03 Jun 2022	R1	629.00
<i>Less Rounding</i>			R1	(0.82)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>54,999.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>54,999.00</b>
<b>Other Income</b>				
BT Corps rem		16 Dec 2021	S	4,466.19
<i>Less Rounding</i>			S	(0.19)
<b>Total Other Income</b>			<b>S</b>	<b>4,466.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>255,520.00</b>
<b><u>Deductions</u></b>			<b><u>Section C</u></b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>

**Caspry Superannuation Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>0.00</b>
<b>Investment Expenses</b>				
investment management fee		30 Jun 2022	I	14,988.75
Management Fee		30 Jun 2022	I	4,882.95
<i>Less Rounding</i>			I	(0.70)
<b>Total Investment Expenses</b>			<b>I</b>	<b>19,871.00</b>
<b>Management and Administration Expenses</b>				
Administration Fee		01 Jul 2021	J	15.08
Administration Fee		30 Jun 2022	J	90.44
Portfolio Review Fee		30 Jun 2022	J	6,060.60
<i>Less Rounding</i>			J	(0.12)
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>6,166.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
Motley Food		31 Jul 2021	L	1,499.00
motley fool		08 Sep 2021	L	1,500.00
motley fool		07 Oct 2021	L	1,999.00
motley fool		12 Jan 2022	L	1,499.00
reckson software		03 Jun 2022	L	240.00
super levy		30 Jun 2022	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>6,996.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>33,033.00</b>
<b>Taxable Income or Loss</b>			(V - N) <b>O</b>	<b>222,487.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2022	T1	33,373.05
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2022	J	0.00
<b>Total Gross Tax</b>				<b>33,373.05</b>

**Credit: Foreign Tax Income Offset**

Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	C1	1,310.48
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**Total Credit: Foreign Tax Income Offset**

**C1** **1,310.48**

**Total Credit: Rebates and Tax Offset**

**C2** **0.00**

**Caspry Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Rebates and Offsets</b>			<b>C</b>	<b>1,310.48</b>
<b>SUBTOTAL</b>				<b>32,062.57</b>
<b>Credit: Refundable Franking Credits</b>				
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	E1	133.68
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	E1	112.77
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	E1	143.11
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	E1	116.95
Distribution - Tax Statement	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	E1	125.96
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	E1	3,037.89
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	E1	608.81
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	E1	2,853.30
Distribution - Tax Statement	PEARLCAS: Pearl Managed Fund	30 Jun 2022	E1	13,768.79
<i>Less Rounding</i>			E1	0.00
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>20,901.26</b>
<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
<b>Credit: ABN/TFN Not Quoted (Non-Individual)</b>				
HBRD AUD EST 0.0139 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	01 Mar 2022	H3	129.00
HBRD AUD EST 0.0208 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	01 Apr 2022	H3	144.00
HBRD AUD EST 0.0175 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	02 May 2022	H3	134.00
HBRD AUD EST 0.0178 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	01 Jun 2022	H3	153.00
HBRD AUD EST 0.0229 FRANKED, 30% CTR, DRP	HBRD: Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund)	30 Jun 2022	H3	164.00
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>724.00</b>
<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
<b>Total Eligible Credits</b>				<b>724.00</b>
<b>Net Tax Payable</b>				<b>10,437.31</b>
<b>PAYG Instalments Raised</b>				
Fund Activity Statement		30 Sep 2021	K	1,149.00
Fund Activity Statement		31 Dec 2021	K	1,149.00
Fund Activity Statement		31 Mar 2022	K	1,149.00

**Caspry Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Fund Activity Statement		30 Jun 2022	K	1,149.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>4,596.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
<b>Total Amount Due / (Refundable)</b>				<b>6,100.31</b>

## Caspry Superannuation Fund

### Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Stephen Pryor</b>											
5 New Street KEW VIC 3101											
Accumulation <b>Accumulation</b>	1,191,155.57	28,074.50	41,795.10	11,474.06	0.00	(6,460.49)	0.00	0.00	0.00	0.00	1,266,038.74
	1,191,155.57	28,074.50	41,795.10	11,474.06	0.00	(6,460.49)	0.00	0.00	0.00	0.00	1,266,038.74
<b>Mrs Clare Pryor</b>											
5 New Street Kew VIC 3101											
Accumulation <b>Accumulation</b>	988,960.29	28,074.32	0.00	9,267.26	0.00	(6,011.30)	0.00	0.00	0.00	0.00	1,020,290.57
	988,960.29	28,074.32	0.00	9,267.26	0.00	(6,011.30)	0.00	0.00	0.00	0.00	1,020,290.57
	2,180,115.86	56,148.82	41,795.10	20,741.32	0.00	(12,471.79)	0.00	0.00	0.00	0.00	2,286,329.31

## Caspry Superannuation Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Cash Holding Account - Pearl Multi-Asset Growth				54,887.22	54,887.22			2.39%
Commonwealth Bank Account of Australia				134,786.06	134,786.06			5.87%
Portfolio Cash - Pearl Multi-Asset Growth				130,782.02	130,782.02			5.70%
UBank				152.33	152.33			0.01%
				<b>320,607.63</b>	<b>320,607.63</b>			<b>13.97%</b>
<b><u>Listed Securities Market</u></b>								
EML Payments Limited (ASX:EML)	1,000.00000	3.4000	1.2300	3,399.95	1,230.00	(2,169.95)	(63.82)%	0.05%
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)	14,605.00000	10.2823	9.9200	150,173.34	144,881.60	(5,291.74)	(3.52)%	6.31%
Xref Limited (ASX:XF1)	20,000.00000	0.7115	0.4250	14,229.95	8,500.00	(5,729.95)	(40.27)%	0.37%
				<b>167,803.24</b>	<b>154,611.60</b>	<b>(13,191.64)</b>	<b>(7.86)%</b>	<b>6.74%</b>
<b><u>Managed Funds Market</u></b>								
Pearl VC Fund	20,000.00000	1.0000	1.0000	20,000.00	20,000.00	0.00	0.00%	0.87%
Pearl Managed Fund	1.00000	1,527,382.3600	1,688,002.9900	1,527,382.36	1,688,002.99	160,620.63	10.52%	73.57%
				<b>1,547,382.36</b>	<b>1,708,002.99</b>	<b>160,620.63</b>	<b>10.38%</b>	<b>74.44%</b>
<b><u>Unlisted Market</u></b>								
Resimax	100,000.00000	0.7236	0.7257	72,357.14	72,571.30	214.16	0.30%	3.16%
Tapp Group Ltd	142,857.00000	0.2100	0.0250	30,000.00	3,571.42	(26,428.58)	(88.10)%	0.16%
Vetshare Ltd	85,000.00000	0.0581	0.4117	4,938.77	34,994.50	30,055.73	608.57%	1.53%
				<b>107,295.91</b>	<b>111,137.22</b>	<b>3,841.31</b>	<b>3.58%</b>	<b>4.84%</b>



**Caspary Superannuation Fund**  
**Investment Summary as at 30 June 2022**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
				2,143,089.14	2,294,359.44	151,270.30	7.06%	100.00%

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

**Caspary Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
Asgard Infinity E-Wrap Account														
57.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.80	0.00	0.00	0.00	0.00	0.00
UBank														
0.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	0.00	0.00	0.00	0.00	0.00
<b>58.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>58.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)														
823.83	632.47	0.00	724.00	0.00	361.75	0.00	0.00	0.00	1,818.55	0.00	0.00	0.00	0.00	0.00
<b>823.83</b>	<b>632.47</b>	<b>0.00</b>	<b>724.00</b>	<b>0.00</b>	<b>361.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,818.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Managed Funds Market</u></b>														
Pearl Managed Fund														
182,690.87	20,268.79	1,310.48	0.00	1,820.18	0.00	0.00	58,787.87	0.00	143,662.09	0.00	29,393.94	0.00	0.00	29,393.93
<b>182,690.87</b>	<b>20,268.79</b>	<b>1,310.48</b>	<b>0.00</b>	<b>1,820.18</b>	<b>0.00</b>	<b>0.00</b>	<b>58,787.87</b>	<b>0.00</b>	<b>143,662.09</b>	<b>0.00</b>	<b>29,393.94</b>	<b>0.00</b>	<b>0.00</b>	<b>29,393.93</b>
<b><u>Unlisted Market</u></b>														
Resimax														
11,325.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,325.60	0.00	0.00	0.00	0.00	0.00
<b>11,325.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,325.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>194,898.63</b>	<b>20,901.26</b>	<b>1,310.48</b>	<b>724.00</b>	<b>1,820.18</b>	<b>361.75</b>	<b>0.00</b>	<b>58,787.87</b>	<b>0.00</b>	<b>156,864.57</b>	<b>0.00</b>	<b>29,393.94</b>	<b>0.00</b>	<b>0.00</b>	<b>29,393.93</b>

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**Caspry Superannuation Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<b><u>Listed Securities Market</u></b>																
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)																
823.83	1,186.08	632.47	724.00	361.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(361.75)	1,547.83	1,818.55
<b>823.83</b>	<b>1,186.08</b>	<b>632.47</b>	<b>724.00</b>	<b>361.75</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(361.75)</b>	<b>1,547.83</b>	<b>1,818.55</b>
<b><u>Managed Funds Market</u></b>																
Pearl Managed Fund																
182,690.87	93,134.64	20,268.79	0.00	0.00	1,820.18	0.00	0.00	28,948.18	1,310.48	29,393.94	29,393.93	0.00	0.00	0.00	184,001.35	113,403.43
<b>182,690.87</b>	<b>93,134.64</b>	<b>20,268.79</b>	<b>0.00</b>	<b>0.00</b>	<b>1,820.18</b>	<b>0.00</b>	<b>0.00</b>	<b>28,948.18</b>	<b>1,310.48</b>	<b>29,393.94</b>	<b>29,393.93</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>184,001.35</b>	<b>113,403.43</b>
<b><u>Unlisted Market</u></b>																
Resimax																
15,436.36	11,325.60	0.00	0.00	0.00	0.00	0.00	4,110.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,325.60	11,325.60
<b>15,436.36</b>	<b>11,325.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4,110.76</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,325.60</b>	<b>11,325.60</b>
<b>198,951.06</b>	<b>105,646.32</b>	<b>20,901.26</b>	<b>724.00</b>	<b>361.75</b>	<b>1,820.18</b>	<b>0.00</b>	<b>4,110.76</b>	<b>28,948.18</b>	<b>1,310.48</b>	<b>29,393.94</b>	<b>29,393.93</b>	<b>0.00</b>	<b>0.00</b>	<b>(361.75)</b>	<b>196,874.78</b>	<b>126,547.58</b>

**Caspry Superannuation Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting

**Reconciliation**

	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	105,646.32	-		361.75	1,820.18	-	28,948.18	1,310.48	29,393.94	29,393.93	-	-	196,874.78	-
Gross Tax Distribution	105,646.32	20,901.26		-	-	-	-	-	-	-	-	-	-	126,547.58
Net Foreign Income	-	-		-	-	-	28,948.18	1,310.48	-	-	-	-	-	30,258.66
Net Distributed Capital Gain	-	-		-	-	-	-	-	58,787.88	N/A	-	-	-	58,787.88

## Caspry Superannuation Fund (ABN: 72 941 377 607)

### Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 New Street KEW, VIC 3101
Member	Number: 1
Mr Stephen Pryor	Date of Birth: 9 July 1960 Date Joined Fund: 24 June 1996 Eligible Service Date: 24 June 1996
	Tax File Number Held: Yes

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

#### Your Accounts

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	1,191,155.57
<b>Total as at 1 Jul 2021</b>	<b><u>1,191,155.57</u></b>

<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	1,266,038.74
<b>Total as at 30 Jun 2022</b>	<b><u>1,266,038.74</u></b>

#### Your Tax Components

Tax Free	46,451.51
Taxable - Taxed	1,219,587.23
Taxable - Untaxed	-

#### Your Preservation Components

Preserved	1,266,038.74
Restricted Non Preserved	-
Unrestricted Non Preserved	-

#### Your Insurance Benefits

No insurance details have been recorded

#### Your Beneficiaries

No beneficiary details have been recorded

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101

## Caspry Superannuation Fund (ABN: 72 941 377 607)

### Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 New Street KEW, VIC 3101
Member Number: 1	Date of Birth: 9 July 1960
<b>Mr Stephen Pryor</b>	Date Joined Fund: 24 June 1996
<b>Accumulation Account</b>	Eligible Service Date: 24 June 1996
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 24 June 1996

Your Account Summary		Your Tax Components	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>1,191,155.57</b>	Tax Free	3.6690 % 46,451.51
<i><u>Increases to your account:</u></i>		Taxable - Taxed	1,219,587.23
Employer Contributions	27,500.00	Taxable - Untaxed	-
Member Contributions	574.50	<b>Your Preservation Components</b>	
Rollovers In	41,795.10	Preserved	1,266,038.74
Share Of Net Fund Income	11,474.06	Restricted Non Preserved	-
<u>Total Increases</u>	81,343.66	Unrestricted Non Preserved	-
<i><u>Decreases to your account:</u></i>		<b>Your Insurance Benefits</b>	
Contributions Tax	4,125.00	No insurance details have been recorded	
Tax on Net Fund Income	2,335.49	<b>Your Beneficiaries</b>	
<u>Total Decreases</u>	6,460.49	No beneficiary details have been recorded	
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>1,266,038.74</b>		

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101

**Trustees**

The Trustees of the Fund are as follows:

Stephen Pryor

**Availability of Other Fund Information**

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

**Trustees Disclaimer**

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

Signed on behalf of the Trustees of the Fund

.....  
Stephen Pryor  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101

## Caspry Superannuation Fund (ABN: 72 941 377 607)

### Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 New Street Kew, VIC 3101
Member	Number: 2
Mrs Clare Pryor	Date of Birth: 18 May 1965 Date Joined Fund: 24 June 1996 Eligible Service Date: 24 June 1996 Tax File Number Held: Yes

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

#### Your Accounts

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	988,960.29
<b>Total as at 1 Jul 2021</b>	<b><u>988,960.29</u></b>

<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	1,020,290.57
<b>Total as at 30 Jun 2022</b>	<b><u>1,020,290.57</u></b>

#### Your Tax Components

Tax Free	51,129.50
Taxable - Taxed	969,161.07
Taxable - Untaxed	-

#### Your Preservation Components

Preserved	1,020,290.57
Restricted Non Preserved	-
Unrestricted Non Preserved	-

#### Your Insurance Benefits

No insurance details have been recorded

#### Your Beneficiaries

No beneficiary details have been recorded

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101



## Caspry Superannuation Fund (ABN: 72 941 377 607)

### Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 New Street Kew, VIC 3101
Member Number: 2	Date of Birth: 18 May 1965
Mrs Clare Pryor	Date Joined Fund: 24 June 1996
Accumulation Account	Eligible Service Date: 24 June 1996
Accumulation	Tax File Number Held: Yes
	Account Start Date: 24 June 1996

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>988,960.29</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	27,499.82
Member Contributions	574.50
Share Of Net Fund Income	9,267.26
<u>Total Increases</u>	<u>37,341.58</u>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	4,124.97
Tax on Net Fund Income	1,886.33
<u>Total Decreases</u>	<u>6,011.30</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b><u><u>1,020,290.57</u></u></b>

Your Tax Components		
Tax Free	5.0113 %	51,129.50
Taxable - Taxed		969,161.07
Taxable - Untaxed		-
Your Preservation Components		
Preserved		1,020,290.57
Restricted Non Preserved		-
Unrestricted Non Preserved		-
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101

**Trustees**

The Trustees of the Fund are as follows:

Stephen Pryor

**Availability of Other Fund Information**

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

**Trustees Disclaimer**

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

Signed on behalf of the Trustees of the Fund

.....  
Stephen Pryor  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101

**Caspry Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Stephen Pryor**

**Date of Birth:** 09 Jul 1960  
**Age:** 61 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions**

Contributions for the previous 2 years are not confirmed	<b>Non-Concessional</b>
3-year cap in effect from previous years	Unknown
<b>Total non-concessional contributions in previous 2 years</b>	<b>Unknown</b>

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	27,500.00	574.50
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		27,500.00	574.50
Amount above caps	4	0.00	0.00
Available		0.00	109,425.50

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2021, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	27,500.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>27,500.00</b>
<b>NonConcessional</b>	Personal	574.50
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>574.50</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

**Caspry Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Stephen Pryor**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
14/07/2021	Employer Mandated	2,000.00			manual
21/07/2021	Employer Mandated	869.59			manual
30/07/2021	Employer Mandated	2,000.00			manual
27/08/2021	Employer Mandated	2,000.00			manual
10/09/2021	Employer Mandated	2,000.00			manual
24/09/2021	Employer Mandated	2,000.00			manual
22/10/2021	Employer Mandated	2,000.00			manual
05/11/2021	Employer Mandated	2,000.00			manual
19/11/2021	Employer Mandated	2,000.00			manual
19/11/2021	Personal		574.50		manual
17/12/2021	Employer Mandated	1,400.41			manual
14/01/2022	Employer Mandated	2,000.00			manual
25/01/2022	Employer Mandated	1,200.00			manual
25/01/2022	Employer Mandated	400.00			manual
11/03/2022	Employer Mandated	2,000.00			manual
08/04/2022	Employer Mandated	2,000.00			manual
20/05/2022	Employer Mandated	630.00			manual
06/06/2022	Employer Mandated	1,000.00			manual
<b>Totals:</b>		<b>27,500.00</b>	<b>574.50</b>		

**Caspry Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mrs Clare Pryor**

**Date of Birth:** 18 May 1965  
**Age:** 57 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	27,499.82	574.50
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		27,499.82	574.50
Amount above caps	4	0.00	0.00
Available		0.18	109,425.50

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2021, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	27,499.82
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>27,499.82</b>
<b>NonConcessional</b>	Personal	574.50
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>574.50</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
16/07/2021	Employer Mandated	2,000.00			manual
21/07/2021	Employer Mandated	270.41			manual
13/08/2021	Employer Mandated	2,000.00			manual
08/10/2021	Employer Mandated	2,000.00			manual

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**Caspry Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

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**Mrs Clare Pryor**

19/10/2021	Employer Mandated	1,400.00		manual
19/11/2021	Personal		574.50	manual
03/12/2021	Employer Mandated	630.41		manual
03/12/2021	Employer Mandated	2,000.00		manual
31/12/2021	Employer Mandated	2,000.00		manual
28/01/2022	Employer Mandated	2,000.00		manual
11/02/2022	Employer Mandated	2,000.00		manual
25/02/2022	Employer Mandated	2,000.00		manual
25/03/2022	Employer Mandated	2,000.00		manual
22/04/2022	Employer Mandated	2,000.00		manual
26/04/2022	Employer Mandated	1,200.00		manual
06/05/2022	Employer Mandated	2,000.00		manual
20/05/2022	Employer Mandated	1,370.00		manual
03/06/2022	Employer Mandated	629.00		manual
<b>Totals:</b>		<b>27,499.82</b>	<b>574.50</b>	

**Caspry Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Asgard Infinity E-Wrap Account		59,222.80		57.80		59,280.60	0.00		0.00	0.00
Cash Holding Account - Pearl Multi-Asset Growth		25,395.03		55,424.49		25,932.30	0.00		54,887.22	54,887.22
Commonwealth Bank Account of Australia		84,571.36		232,493.99		182,279.29	0.00		134,786.06	134,786.06
Portofolio Cash - Pearl Multi-Asset Growth		158,161.92		0.00		27,379.90	0.00		130,782.02	130,782.02
UBank		151.80		0.53		0.00	0.00		152.33	152.33
		327,502.91		287,976.81		294,872.09	0.00		320,607.63	320,607.63
<b><u>Listed Securities Market</u></b>										
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)	0.00	0.00	14,605.00	150,173.34	0.00	0.00	0.00	14,605.00	150,173.34	144,881.60
EML Payments Limited (ASX:EML)	1,000.00	3,399.95	0.00	0.00	0.00	0.00	0.00	1,000.00	3,399.95	1,230.00
Xref Limited (ASX:XF1)	0.00	0.00	20,000.00	14,229.95	0.00	0.00	0.00	20,000.00	14,229.95	8,500.00
		3,399.95		164,403.29		0.00	0.00		167,803.24	154,611.60
<b><u>Managed Funds Market</u></b>										
Pearl Managed Fund	1.00	1,372,736.08	0.00	154,646.28	0.00	0.00	0.00	1.00	1,527,382.36	1,688,002.99
Pearl VC Fund	20,000.00	20,000.00	0.00	0.00	0.00	0.00	0.00	20,000.00	20,000.00	20,000.00
		1,392,736.08		154,646.28		0.00	0.00		1,547,382.36	1,708,002.99
<b><u>Unlisted Market</u></b>										
Resimax	100,000.00	76,467.90	0.00	0.00	0.00	4,110.76	0.00	100,000.00	72,357.14	72,571.30

**Caspry Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Tapp Group Ltd	142,857.00	30,000.00	0.00	0.00	0.00	0.00	0.00	142,857.00	30,000.00	3,571.42
Vetshare Ltd	85,000.00	60,000.00	0.00	0.00	0.00	55,061.23	0.00	85,000.00	4,938.77	34,994.50
		166,467.90		0.00		59,171.99	0.00		107,295.91	111,137.22
<b>Fund Total</b>		<b>1,890,106.84</b>		<b>607,026.38</b>		<b>354,044.08</b>	<b>0.00</b>		<b>2,143,089.14</b>	<b>2,294,359.44</b>





**Cash Transaction Period: 01/07/2021 to 30/06/2022**

Pearl Investment Service				Super Fund PIS27257	
Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
01/07/2021	Opening Balance				25,394.99
01/07/2021	Tax Credits on Brokerage	RMD	Tax	0.96	25,395.95
01/07/2021	Resmed Inc	RMD	Redemption	12,791.64	38,187.59
01/07/2021	Tax Credits on Brokerage	SHL	Tax	0.60	38,188.19
01/07/2021	Sonic Healthcare Ltd	SHL	Redemption	7,981.04	46,169.23
01/07/2021	ANZ Banking Group Ltd	ANZ	Income	708.40	46,877.63
01/07/2021	Portfolio Cash	PCASH	Investment	-708.40	46,169.23
02/07/2021	Aristocrat Leisure Ltd	ALL	Income	107.10	46,276.33
02/07/2021	Portfolio Cash	PCASH	Investment	-107.10	46,169.23
02/07/2021	Macquarie Group Limited	MQG	Income	408.70	46,577.93
02/07/2021	Portfolio Cash	PCASH	Investment	-408.70	46,169.23
07/07/2021	NAB Capital Notes 2	NABPD	Income	36.60	46,205.83
07/07/2021	Portfolio Cash	PCASH	Investment	-36.60	46,169.23
08/07/2021	Metrics Master Income Trust	MXT	Income	135.27	46,304.50
08/07/2021	Portfolio Cash	PCASH	Investment	-135.27	46,169.23
08/07/2021	ANZ Capital Notes	ANZPD	Income	110.59	46,279.82
08/07/2021	Portfolio Cash	PCASH	Investment	-110.59	46,169.23
13/07/2021	iShares MSCI Emerging Markets	IEM	Income	227.79	46,397.02
13/07/2021	Portfolio Cash	PCASH	Investment	-227.79	46,169.23
15/07/2021	KKR Credit Income Fund	KKC	Income	309.57	46,478.80
15/07/2021	Portfolio Cash	PCASH	Investment	-309.57	46,169.23
15/07/2021	Pengana Private Equity Trust	PE1	Income	1,094.35	47,263.58
15/07/2021	Portfolio Cash	PCASH	Investment	-1,094.35	46,169.23
16/07/2021	Betashares Ftse 100 ETF	F100	Income	478.98	46,648.21
16/07/2021	Portfolio Cash	PCASH	Investment	-478.98	46,169.23
16/07/2021	Vanguard FTSE Europe Shares Etf	VEQ	Income	76.82	46,246.05
16/07/2021	Portfolio Cash	PCASH	Investment	-76.82	46,169.23

**Report Date 10/10/2022**

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
16/07/2021	Betashares Wt Europe ETF Units	HEUR	Income	1,733.00	47,902.23
16/07/2021	Portfolio Cash	PCASH	Investment	-1,733.00	46,169.23
16/07/2021	Betashares Wt Japan ETF Units	HJPN	Income	2,520.11	48,689.34
16/07/2021	Portfolio Cash	PCASH	Investment	-2,520.11	46,169.23
19/07/2021	Fidelity Global Emerging Markets Fund	FEMX	Income	139.75	46,308.98
19/07/2021	Portfolio Cash	PCASH	Investment	-139.75	46,169.23
22/07/2021	Collins Foods Limited	CKF	Income	99.00	46,268.23
22/07/2021	Portfolio Cash	PCASH	Investment	-99.00	46,169.23
23/07/2021	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	114.61	46,283.84
23/07/2021	Portfolio Cash	PCASH	Investment	-114.61	46,169.23
28/07/2021	Bingo Industries Limited	BIN	Income	339.41	46,508.64
28/07/2021	Portfolio Cash	PCASH	Investment	-339.41	46,169.23
31/07/2021	Tax Credits on Administration Fee	FIDCASH	Tax	9.38	46,178.61
31/07/2021	Administration Fee	FIDCASH	Fees/Expenses	-137.62	46,040.99
31/07/2021	Tax Credits on Administration Fee	FIDCASH	Tax	7.71	46,048.70
31/07/2021	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-113.09	45,935.61
31/07/2021	Tax Credits on Custody Fee	FIDCASH	Tax	6.56	45,942.17
31/07/2021	Custody	FIDCASH	Fees/Expenses	-96.23	45,845.94
31/07/2021	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	4.39	45,850.33
31/07/2021	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-64.40	45,785.93
31/07/2021	Managed portfolio fee - RITC	PCASH	Tax	89.72	45,875.65
31/07/2021	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,315.96	44,559.69
31/07/2021	Portfolio Cash	PCASH	Redemption	1,226.24	45,785.93
31/07/2021	Tax Credits on Account Fee	FIDCASH	Tax	1.82	45,787.75
31/07/2021	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	45,774.34
31/07/2021	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	45,760.93
31/07/2021	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	45,797.88

**Report Date 10/10/2022**

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
31/07/2021	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	45,255.88
03/08/2021	JPMorgan Chase & Co	JPM	Income	164.93	45,420.81
03/08/2021	Portfolio Cash	PCASH	Investment	-164.93	45,255.88
03/08/2021	Brokerage	BBOZ	Fees/Expenses	-5.32	45,250.56
03/08/2021	Beta Aust Str Bear Tmf Units	BBOZ	Investment	-4,837.59	40,412.97
03/08/2021	Tax Credits on Brokerage	BBOZ	Tax	0.36	40,413.33
05/08/2021	Afterpay Limited	APT	Redemption	9,241.82	49,655.15
05/08/2021	Tax Credits on Brokerage	APT	Tax	0.69	49,655.84
05/08/2021	Portfolio Cash	PCASH	Investment	-9,669.02	39,986.82
05/08/2021	Bingo Industries Limited	BIN	Income	9,669.02	49,655.84
06/08/2021	Portfolio Cash	PCASH	Redemption	4,843.86	54,499.70
06/08/2021	Portfolio Cash	PCASH	Investment	-9,288.72	45,210.98
09/08/2021	Metrics Master Income Trust	MXT	Income	122.79	45,333.77
09/08/2021	Portfolio Cash	PCASH	Investment	-122.79	45,210.98
10/08/2021	Portfolio Cash	PCASH	Redemption	4,000.92	49,211.90
10/08/2021	Portfolio Cash	PCASH	Redemption	10,942.81	60,154.71
10/08/2021	Brokerage	BBOZ	Fees/Expenses	-4.40	60,150.31
10/08/2021	Tax Credits on Brokerage	BBOZ	Tax	0.30	60,150.61
10/08/2021	Beta Aust Str Bear Tmf Units	BBOZ	Investment	-3,995.91	56,154.70
10/08/2021	Brokerage	F100	Fees/Expenses	-4.15	56,150.55
10/08/2021	Betashares Ftse 100 ETF	F100	Investment	-3,771.18	52,379.37
10/08/2021	Tax Credits on Brokerage	F100	Tax	0.28	52,379.65
10/08/2021	Brokerage	HJPN	Fees/Expenses	-3.16	52,376.49
10/08/2021	Betashares Wt Japan ETF Units	HJPN	Investment	-2,871.20	49,505.29
10/08/2021	Tax Credits on Brokerage	HJPN	Tax	0.22	49,505.51
10/08/2021	Tax Credits on Brokerage	SNAS	Tax	0.32	49,505.83
10/08/2021	Brokerage	SNAS	Fees/Expenses	-4.65	49,501.18
10/08/2021	Etf Ultra Short Nasdaq 100 Hedge Fund	SNAS	Investment	-4,226.70	45,274.48
10/08/2021	American Express Co	AXP	Income	40.84	45,315.32

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
10/08/2021	Portfolio Cash	PCASH	Investment	-40.84	45,274.48
11/08/2021	Portfolio Cash	PCASH	Investment	-12,570.02	32,704.46
12/08/2021	Apple Inc	AAPL	Income	43.83	32,748.29
12/08/2021	Portfolio Cash	PCASH	Investment	-43.83	32,704.46
13/08/2021	Macquarie Capital Note 3	MQGPC	Redemption	3,139.27	35,843.73
13/08/2021	Tax Credits on Brokerage	MQGPC	Tax	0.24	35,843.97
13/08/2021	Macquarie Capital Note 4	MQGPD	Redemption	3,318.00	39,161.97
13/08/2021	Tax Credits on Brokerage	MQGPD	Tax	0.25	39,162.22
13/08/2021	Tax Credits on Brokerage	NABPH	Tax	0.46	39,162.68
13/08/2021	NAB Capital Notes 5 Perp Convertible Preference Shares	NABPH	Redemption	6,079.30	45,241.98
13/08/2021	Costco Wholesale Corp	COST	Income	42.90	45,284.88
13/08/2021	Portfolio Cash	PCASH	Investment	-42.90	45,241.98
16/08/2021	Bank Of Queensland Limited Capital Note	BOQPE	Income	16.53	45,258.51
16/08/2021	Portfolio Cash	PCASH	Investment	-16.53	45,241.98
17/08/2021	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	114.61	45,356.59
17/08/2021	Portfolio Cash	PCASH	Investment	-114.61	45,241.98
18/08/2021	KKR Credit Income Fund	KKC	Income	123.83	45,365.81
18/08/2021	Portfolio Cash	PCASH	Investment	-123.83	45,241.98
19/08/2021	Portfolio Cash	PCASH	Investment	-3,360.47	41,881.51
23/08/2021	Clean Teq Water Limited	CNQ	Redemption	387.66	42,269.17
23/08/2021	Tax Credits on Brokerage	CNQ	Tax	0.06	42,269.23
23/08/2021	Tax Credits on Brokerage	NXL	Tax	0.22	42,269.45
23/08/2021	Nuix Limited	NXL	Redemption	2,974.31	45,243.76
23/08/2021	Challenger - Capital Notes.	CGFPB	Income	33.88	45,277.64
23/08/2021	Portfolio Cash	PCASH	Investment	-33.88	45,243.76
23/08/2021	Transurban Group	TCL	Income	313.04	45,556.80
23/08/2021	Portfolio Cash	PCASH	Investment	-313.04	45,243.76
25/08/2021	Janus Henderson CDI	JHG	Income	107.15	45,350.91
25/08/2021	Portfolio Cash	PCASH	Investment	-107.15	45,243.76

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
26/08/2021	Goodman Group	GMG	Income	172.20	45,415.96
26/08/2021	Portfolio Cash	PCASH	Investment	-172.20	45,243.76
31/08/2021	Tax Credits on Administration Fee	FIDCASH	Tax	9.44	45,253.20
31/08/2021	Administration Fee	FIDCASH	Fees/Expenses	-138.39	45,114.81
31/08/2021	Tax Credits on Administration Fee	FIDCASH	Tax	7.76	45,122.57
31/08/2021	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-113.86	45,008.71
31/08/2021	Tax Credits on Custody Fee	FIDCASH	Tax	6.68	45,015.39
31/08/2021	Custody	FIDCASH	Fees/Expenses	-97.92	44,917.47
31/08/2021	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	4.51	44,921.98
31/08/2021	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-66.20	44,855.78
31/08/2021	Managed portfolio fee - RITC	PCASH	Tax	91.45	44,947.23
31/08/2021	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,341.22	43,606.01
31/08/2021	Portfolio Cash	PCASH	Redemption	1,249.77	44,855.78
31/08/2021	Tax Credits on Account Fee	FIDCASH	Tax	1.82	44,857.60
31/08/2021	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	44,844.19
31/08/2021	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	44,830.78
31/08/2021	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	44,867.73
31/08/2021	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	44,325.73
01/09/2021	Wells Fargo and Company	WFC	Income	61.77	44,387.50
01/09/2021	Portfolio Cash	PCASH	Investment	-61.77	44,325.73
01/09/2021	Intel Corp	INTC	Income	84.65	44,410.38
01/09/2021	Portfolio Cash	PCASH	Investment	-84.65	44,325.73
07/09/2021	Johnson & Johnson	JNJ	Income	126.91	44,452.64
07/09/2021	Portfolio Cash	PCASH	Investment	-126.91	44,325.73
07/09/2021	Mineral Resources Limited	MIN	Income	484.75	44,810.48
07/09/2021	Portfolio Cash	PCASH	Investment	-484.75	44,325.73
08/09/2021	Metrics Master Income Trust	MXT	Income	139.44	44,465.17

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
08/09/2021	Portfolio Cash	PCASH	Investment	-139.44	44,325.73
09/09/2021	Microsoft Corp	MSFT	Income	125.20	44,450.93
09/09/2021	Portfolio Cash	PCASH	Investment	-125.20	44,325.73
10/09/2021	Macquarie Capital Note 4	MQGPD	Income	53.89	44,379.62
10/09/2021	Portfolio Cash	PCASH	Investment	-53.89	44,325.73
10/09/2021	Baby Bunting Group Limited	BBN	Income	195.13	44,520.86
10/09/2021	Portfolio Cash	PCASH	Investment	-195.13	44,325.73
13/09/2021	KKR Credit Income Fund	KKC	Income	123.83	44,449.56
13/09/2021	Portfolio Cash	PCASH	Investment	-123.83	44,325.73
13/09/2021	3M Company	MMM	Income	117.81	44,443.54
13/09/2021	Portfolio Cash	PCASH	Investment	-117.81	44,325.73
14/09/2021	Portfolio Cash	PCASH	Investment	-56,906.20	-12,580.47
14/09/2021	Bapcor Limited	BAP	Income	140.91	-12,439.56
14/09/2021	Portfolio Cash	PCASH	Investment	-140.91	-12,580.47
15/09/2021	CBAPD Perp Exch Resale Sec.Perls VII	CBAPD	Income	65.27	-12,515.20
15/09/2021	Portfolio Cash	PCASH	Investment	-65.27	-12,580.47
15/09/2021	Commonwealth Bank Perls V Capital Notes	CBAPG	Income	40.48	-12,539.99
15/09/2021	Portfolio Cash	PCASH	Investment	-40.48	-12,580.47
15/09/2021	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	BENPH	Income	16.87	-12,563.60
15/09/2021	Portfolio Cash	PCASH	Investment	-16.87	-12,580.47
15/09/2021	Macquarie Capital Note 3	MQGPC	Income	53.68	-12,526.79
15/09/2021	Portfolio Cash	PCASH	Investment	-53.68	-12,580.47
15/09/2021	Lendlease Group	LLC	Income	133.20	-12,447.27
15/09/2021	Portfolio Cash	PCASH	Investment	-133.20	-12,580.47
16/09/2021	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	114.61	-12,465.86
16/09/2021	Portfolio Cash	PCASH	Investment	-114.61	-12,580.47
16/09/2021	Smartgroup Corporation Ltd	SIQ	Income	149.27	-12,431.20
16/09/2021	Portfolio Cash	PCASH	Investment	-149.27	-12,580.47
16/09/2021	Home Depot Inc	HD	Income	51.47	-12,529.00

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
16/09/2021	Portfolio Cash	PCASH	Investment	-51.47	-12,580.47
17/09/2021	Pengana Private Equity Trust	PE1	Redemption	57,582.32	45,001.85
17/09/2021	Tax Credits on Brokerage	PE1	Tax	4.32	45,006.17
17/09/2021	NAB Capital Notes 5 Perp Convertible Preference Shares	NABPH	Income	64.55	45,070.72
17/09/2021	Portfolio Cash	PCASH	Investment	-64.55	45,006.17
17/09/2021	Portfolio Cash	PCASH	Redemption	81,219.13	126,225.30
17/09/2021	Tax Credits on Brokerage	AMC	Tax	0.13	126,225.43
17/09/2021	Amcor PLC	AMC	Investment	-1,218.41	125,007.02
17/09/2021	Brokerage	AMC	Fees/Expenses	-1.96	125,005.06
17/09/2021	ANZ Banking Group Ltd	ANZ	Investment	-1,107.20	123,897.86
17/09/2021	Brokerage	ANZ	Fees/Expenses	-1.22	123,896.64
17/09/2021	Tax Credits on Brokerage	ANZ	Tax	0.08	123,896.72
17/09/2021	Tax Credits on Brokerage	ASB	Tax	0.08	123,896.80
17/09/2021	Austal Limited	ASB	Investment	-1,060.08	122,836.72
17/09/2021	Brokerage	ASB	Fees/Expenses	-1.17	122,835.55
17/09/2021	Aurizon Holdings Limited	AZJ	Investment	-1,642.11	121,193.44
17/09/2021	Brokerage	AZJ	Fees/Expenses	-1.80	121,191.64
17/09/2021	Tax Credits on Brokerage	AZJ	Tax	0.12	121,191.76
17/09/2021	Brokerage	BAP	Fees/Expenses	-1.28	121,190.48
17/09/2021	Tax Credits on Brokerage	BAP	Tax	0.09	121,190.57
17/09/2021	Bapcor Limited	BAP	Investment	-794.88	120,395.69
17/09/2021	Tax Credits on Brokerage	BBOZ	Tax	0.05	120,395.74
17/09/2021	Beta Aust Str Bear Tmf Units	BBOZ	Investment	-581.56	119,814.18
17/09/2021	Brokerage	BBOZ	Fees/Expenses	-0.76	119,813.42
17/09/2021	Brokerage	BENPH	Fees/Expenses	-0.67	119,812.75
17/09/2021	Tax Credits on Brokerage	BENPH	Tax	0.05	119,812.80
17/09/2021	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	BENPH	Investment	-314.85	119,497.95
17/09/2021	Brokerage	BHP	Fees/Expenses	-15.83	119,482.12
17/09/2021	BHP Group Limited	BHP	Investment	-14,437.02	105,045.10

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
17/09/2021	Tax Credits on Brokerage	BHP	Tax	1.08	105,046.18
17/09/2021	Commonwealth Bank of Aust Ltd	CBA	Investment	-2,668.12	102,378.06
17/09/2021	Brokerage	CBA	Fees/Expenses	-2.94	102,375.12
17/09/2021	Tax Credits on Brokerage	CBA	Tax	0.20	102,375.32
17/09/2021	Tax Credits on Brokerage	CKF	Tax	0.22	102,375.54
17/09/2021	Collins Foods Limited	CKF	Investment	-978.40	101,397.14
17/09/2021	Brokerage	CKF	Fees/Expenses	-3.26	101,393.88
17/09/2021	Cochlear Ltd	COH	Investment	-1,673.44	99,720.44
17/09/2021	Brokerage	COH	Fees/Expenses	-1.84	99,718.60
17/09/2021	Tax Credits on Brokerage	COH	Tax	0.13	99,718.73
17/09/2021	Tax Credits on Brokerage	EDV	Tax	0.10	99,718.83
17/09/2021	Endeavour Group Limited	EDV	Investment	-355.60	99,363.23
17/09/2021	Brokerage	EDV	Fees/Expenses	-1.46	99,361.77
17/09/2021	Betashares Ftse 100 ETF	F100	Investment	-2,240.37	97,121.40
17/09/2021	Brokerage	F100	Fees/Expenses	-2.46	97,118.94
17/09/2021	Tax Credits on Brokerage	F100	Tax	0.17	97,119.11
17/09/2021	Brokerage	FEMX	Fees/Expenses	-1.97	97,117.14
17/09/2021	Tax Credits on Brokerage	FEMX	Tax	0.13	97,117.27
17/09/2021	Fidelity Global Emerging Markets Fund	FEMX	Investment	-1,787.50	95,329.77
17/09/2021	Brokerage	HEUR	Fees/Expenses	-2.99	95,326.78
17/09/2021	Tax Credits on Brokerage	HEUR	Tax	0.20	95,326.98
17/09/2021	Betashares Wt Europe ETF Units	HEUR	Investment	-2,726.48	92,600.50
17/09/2021	Tax Credits on Brokerage	HJPN	Tax	0.40	92,600.90
17/09/2021	Betashares Wt Japan ETF Units	HJPN	Investment	-2,768.70	89,832.20
17/09/2021	Brokerage	HJPN	Fees/Expenses	-5.81	89,826.39
17/09/2021	Brokerage	IEM	Fees/Expenses	-3.92	89,822.47
17/09/2021	Tax Credits on Brokerage	IEM	Tax	0.27	89,822.74
17/09/2021	iShares MSCI Emerging Markets	IEM	Investment	-3,542.50	86,280.24





Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
17/09/2021	Brokerage	IGO	Fees/Expenses	-1.53	86,278.71
17/09/2021	Tax Credits on Brokerage	IGO	Tax	0.10	86,278.81
17/09/2021	IGO Limited	IGO	Investment	-1,386.21	84,892.60
17/09/2021	Tax Credits on Brokerage	MIN	Tax	0.08	84,892.68
17/09/2021	Mineral Resources Limited	MIN	Investment	-1,029.00	83,863.68
17/09/2021	Brokerage	MIN	Fees/Expenses	-1.13	83,862.55
17/09/2021	Brokerage	NCM	Fees/Expenses	-0.68	83,861.87
17/09/2021	Tax Credits on Brokerage	NCM	Tax	0.05	83,861.92
17/09/2021	Newcrest Mining Ltd	NCM	Investment	-524.89	83,337.03
17/09/2021	Tax Credits on Brokerage	PPS	Tax	0.05	83,337.08
17/09/2021	Praemium Ltd	PPS	Investment	-464.87	82,872.21
17/09/2021	Brokerage	PPS	Fees/Expenses	-0.66	82,871.55
17/09/2021	Tax Credits on Brokerage	PSI	Tax	0.28	82,871.83
17/09/2021	PSC Insurance Limited	PSI	Investment	-251.14	82,620.69
17/09/2021	Brokerage	PSI	Fees/Expenses	-4.06	82,616.63
17/09/2021	Brokerage	PWH	Fees/Expenses	-2.17	82,614.46
17/09/2021	Tax Credits on Brokerage	PWH	Tax	0.15	82,614.61
17/09/2021	Pwr Holdings Limited	PWH	Investment	-1,289.16	81,325.45
17/09/2021	Tax Credits on Brokerage	RIO	Tax	0.23	81,325.68
17/09/2021	Rio Tinto Ltd	RIO	Investment	-3,079.63	78,246.05
17/09/2021	Brokerage	RIO	Fees/Expenses	-3.31	78,242.74
17/09/2021	Tax Credits on Brokerage	RMD	Tax	0.04	78,242.78
17/09/2021	Resmed Inc	RMD	Investment	-276.01	77,966.77
17/09/2021	Brokerage	RMD	Fees/Expenses	-0.61	77,966.16
17/09/2021	Tax Credits on Brokerage	SNAS	Tax	0.26	77,966.42
17/09/2021	Etf's Ultra Short Nasdaq 100 Hedge Fund	SNAS	Investment	-3,513.60	74,452.82
17/09/2021	Brokerage	SNAS	Fees/Expenses	-3.85	74,448.97
17/09/2021	Tax Credits on Brokerage	SVW	Tax	0.15	74,449.12
17/09/2021	Seven Group Holdings Limited	SVW	Investment	-1,988.66	72,460.46

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
17/09/2021	Brokerage	SVW	Fees/Expenses	-2.17	72,458.29
17/09/2021	Brokerage	TCL	Fees/Expenses	-1.55	72,456.74
17/09/2021	Tax Credits on Brokerage	TCL	Tax	0.11	72,456.85
17/09/2021	Transurban Group	TCL	Investment	-1,408.00	71,048.85
17/09/2021	Tax Credits on Brokerage	VEQ	Tax	0.13	71,048.98
17/09/2021	Vanguard FTSE Europe Shares Etf	VEQ	Investment	-1,013.85	70,035.13
17/09/2021	Brokerage	VEQ	Fees/Expenses	-1.93	70,033.20
17/09/2021	Tax Credits on Brokerage	WOW	Tax	0.08	70,033.28
17/09/2021	Woolworths Group Limited	WOW	Investment	-1,062.45	68,970.83
17/09/2021	Brokerage	WOW	Fees/Expenses	-1.17	68,969.66
17/09/2021	Brokerage	WPL	Fees/Expenses	-0.90	68,968.76
17/09/2021	Tax Credits on Brokerage	WPL	Tax	0.06	68,968.82
17/09/2021	Woodside Petroleum Ltd	WPL	Investment	-822.11	68,146.71
17/09/2021	Pearl Alternatives Portfolio	PEARLALT	Investment	-53,048.07	15,098.64
17/09/2021	Johnson & Johnson	JNJ	Investment	-3,178.05	11,920.59
17/09/2021	PayPal Holdings Inc	PYPL	Investment	-389.19	11,531.40
17/09/2021	Berkshire Hathaway	BRK.B	Investment	-5,435.42	6,095.98
17/09/2021	American Express Co	AXP	Investment	-223.25	5,872.73
17/09/2021	Intel Corp	INTC	Investment	-9,407.24	-3,534.51
17/09/2021	3M Company	MMM	Investment	-4,991.79	-8,526.30
17/09/2021	Nestle SA	NESN	Investment	-4,801.87	-13,328.17
17/09/2021	Home Depot Inc	HD	Investment	-3,702.31	-17,030.48
20/09/2021	ANZ Capital Notes 6	ANZPI	Income	55.37	-16,975.11
20/09/2021	Portfolio Cash	PCASH	Investment	-55.37	-17,030.48
20/09/2021	Westpac Capital Notes 6	WBCPI	Income	53.28	-16,977.20
20/09/2021	Portfolio Cash	PCASH	Investment	-53.28	-17,030.48
20/09/2021	Pimco Trends Managed Futures Strategy Fund	PIC9659AU	Investment	-74,440.01	-91,470.49
21/09/2021	Portfolio Cash	PCASH	Redemption	6,229.24	-85,241.25
21/09/2021	Tax Credits on Brokerage	ABY	Tax	0.12	-85,241.13

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
21/09/2021	Adore Beauty Group Limited	ABY	Redemption	1,066.27	-84,174.86
21/09/2021	Australian Dairy Nutritionals Group	AHF	Redemption	207.55	-83,967.31
21/09/2021	Tax Credits on Brokerage	AHF	Tax	0.09	-83,967.22
21/09/2021	Aristocrat Leisure Ltd	ALL	Redemption	4,065.43	-79,901.79
21/09/2021	Tax Credits on Brokerage	ALL	Tax	0.30	-79,901.49
21/09/2021	Atlas Arteria	ALX	Redemption	572.14	-79,329.35
21/09/2021	Tax Credits on Brokerage	ALX	Tax	0.04	-79,329.31
21/09/2021	ANZ Convertible Perpetual Capital Note	ANZPE	Redemption	2,516.25	-76,813.06
21/09/2021	Tax Credits on Brokerage	ANZPE	Tax	0.19	-76,812.87
21/09/2021	ANZ Capital Notes 6	ANZPI	Redemption	2,350.16	-74,462.71
21/09/2021	Tax Credits on Brokerage	ANZPI	Tax	0.18	-74,462.53
21/09/2021	Appen Limited	APX	Redemption	112.46	-74,350.07
21/09/2021	Tax Credits on Brokerage	APX	Tax	0.12	-74,349.95
21/09/2021	Baby Bunting Group Limited	BBN	Redemption	195.09	-74,154.86
21/09/2021	Tax Credits on Brokerage	BBN	Tax	0.05	-74,154.81
21/09/2021	Tax Credits on Brokerage	BOQPE	Tax	0.09	-74,154.72
21/09/2021	Bank Of Queensland Limited Capital Note	BOQPE	Redemption	723.71	-73,431.01
21/09/2021	Tax Credits on Brokerage	CBAPD	Tax	0.19	-73,430.82
21/09/2021	CBAPD Perp Exch Resale Sec.Perls VII	CBAPD	Redemption	2,520.91	-70,909.91
21/09/2021	Tax Credits on Brokerage	CBAPG	Tax	0.09	-70,909.82
21/09/2021	Commonwealth Bank Perls V Capital Notes	CBAPG	Redemption	1,245.79	-69,664.03
21/09/2021	Tax Credits on Brokerage	CCX	Tax	0.15	-69,663.88
21/09/2021	City Chic Collective Ltd	CCX	Redemption	2,056.56	-67,607.32
21/09/2021	Challenger - Capital Notes.	CGFPB	Redemption	2,459.68	-65,147.64
21/09/2021	Tax Credits on Brokerage	CGFPB	Tax	0.18	-65,147.46
21/09/2021	Tax Credits on Brokerage	CSL	Tax	0.14	-65,147.32
21/09/2021	CSL Limited	CSL	Redemption	1,852.44	-63,294.88
21/09/2021	Vaneck Emerging Inc Opportunities Active ETF	EBND	Redemption	4,621.06	-58,673.82



Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
21/09/2021	Tax Credits on Brokerage	EBND	Tax	0.35	-58,673.47
21/09/2021	Tax Credits on Brokerage	KKC	Tax	0.28	-58,673.19
21/09/2021	KKR Credit Income Fund	KKC	Redemption	3,788.20	-54,884.99
21/09/2021	Tax Credits on Brokerage	LLC	Tax	0.19	-54,884.80
21/09/2021	Lendlease Group	LLC	Redemption	2,473.75	-52,411.05
21/09/2021	Tax Credits on Brokerage	MBLPC	Tax	0.08	-52,410.97
21/09/2021	Macquarie Bank Capital Note 3	MBLPC	Redemption	1,078.81	-51,332.16
21/09/2021	Macquarie Group Limited	MQG	Redemption	4,306.17	-47,025.99
21/09/2021	Tax Credits on Brokerage	MQG	Tax	0.32	-47,025.67
21/09/2021	Tax Credits on Brokerage	MQGPC	Tax	0.05	-47,025.62
21/09/2021	Macquarie Capital Note 3	MQGPC	Redemption	625.11	-46,400.51
21/09/2021	Macquarie Capital Note 4	MQGPD	Redemption	424.33	-45,976.18
21/09/2021	Tax Credits on Brokerage	MQGPD	Tax	0.03	-45,976.15
21/09/2021	Metrics Master Income Trust	MXT	Redemption	12,990.48	-32,985.67
21/09/2021	Tax Credits on Brokerage	MXT	Tax	0.98	-32,984.69
21/09/2021	Tax Credits on Brokerage	NABPD	Tax	0.07	-32,984.62
21/09/2021	NAB Capital Notes 2	NABPD	Redemption	931.36	-32,053.26
21/09/2021	Tax Credits on Brokerage	NABPH	Tax	0.08	-32,053.18
21/09/2021	NAB Capital Notes 5 Perp Convertible Preference Shares	NABPH	Redemption	1,045.15	-31,008.03
21/09/2021	NRW Holdings Limited	NWH	Redemption	2,877.70	-28,130.33
21/09/2021	Tax Credits on Brokerage	NWH	Tax	0.22	-28,130.11
21/09/2021	Origin Energy Ltd	ORG	Redemption	2,894.23	-25,235.88
21/09/2021	Tax Credits on Brokerage	ORG	Tax	0.22	-25,235.66
21/09/2021	Oil Search Ltd	OSH	Redemption	4,349.78	-20,885.88
21/09/2021	Tax Credits on Brokerage	OSH	Tax	0.33	-20,885.55
21/09/2021	Ramsay Health Care Ltd	RHC	Redemption	210.84	-20,674.71
21/09/2021	Tax Credits on Brokerage	RHC	Tax	0.02	-20,674.69
21/09/2021	RHCPA Conv Adj Rate Equity Securities	RHCPA	Redemption	1,890.34	-18,784.35
21/09/2021	Tax Credits on Brokerage	RHCPA	Tax	0.14	-18,784.21

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
21/09/2021	Tax Credits on Brokerage	SGR	Tax	0.98	-18,783.23
21/09/2021	The Star Entertainment Group Limited	SGR	Redemption	13,140.89	-5,642.34
21/09/2021	Sonic Healthcare Ltd	SHL	Redemption	2,141.72	-3,500.62
21/09/2021	Tax Credits on Brokerage	SHL	Tax	0.16	-3,500.46
21/09/2021	Smartgroup Corporation Ltd	SIQ	Redemption	492.24	-3,008.22
21/09/2021	Tax Credits on Brokerage	SIQ	Tax	0.04	-3,008.18
21/09/2021	Sunrise Energy Metals Limited	SRL	Redemption	234.29	-2,773.89
21/09/2021	Tax Credits on Brokerage	SRL	Tax	0.23	-2,773.66
21/09/2021	Sydney Airport	SYD	Redemption	1,188.41	-1,585.25
21/09/2021	Tax Credits on Brokerage	SYD	Tax	0.09	-1,585.16
21/09/2021	Westpac Capital Notes 5	WBCPH	Redemption	2,169.00	583.84
21/09/2021	Tax Credits on Brokerage	WBCPH	Tax	0.16	584.00
21/09/2021	Westpac Capital Notes 6	WBCPI	Redemption	1,563.73	2,147.73
21/09/2021	Tax Credits on Brokerage	WBCPI	Tax	0.12	2,147.85
21/09/2021	Wells Fargo and Company	WFC	Redemption	8,051.08	10,198.93
21/09/2021	Microsoft Corp	MSFT	Redemption	11,285.87	21,484.80
21/09/2021	JPMorgan Chase & Co	JPM	Redemption	8,207.87	29,692.67
21/09/2021	Alphabet Inc - Class A Common Stock	GOOGL	Redemption	3,930.31	33,622.98
21/09/2021	Costco Wholesale Corp	COST	Redemption	3,805.41	37,428.39
21/09/2021	Bank of America Corporation	BAC	Redemption	717.27	38,145.66
21/09/2021	Boeing Co.	BA	Redemption	4,430.91	42,576.57
21/09/2021	Apple Inc	AAPL	Redemption	2,860.08	45,436.65
21/09/2021	Oil Search Ltd	OSH	Income	196.07	45,632.72
21/09/2021	Portfolio Cash	PCASH	Investment	-196.07	45,436.65
21/09/2021	BHP Group Limited	BHP	Income	2,245.52	47,682.17
21/09/2021	Portfolio Cash	PCASH	Investment	-2,245.52	45,436.65
21/09/2021	Macquarie Bank Capital Note 3	MBLPC	Income	54.93	45,491.58
21/09/2021	Portfolio Cash	PCASH	Investment	-54.93	45,436.65
21/09/2021	Brokerage	BHP	Fees/Expenses	-3.70	45,432.95

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
21/09/2021	Tax Credits on Brokerage	BHP	Tax	0.25	45,433.20
21/09/2021	BHP Group Limited	BHP	Investment	-3,358.08	42,075.12
21/09/2021	Brokerage	RIO	Fees/Expenses	-2.88	42,072.24
21/09/2021	Tax Credits on Brokerage	RIO	Tax	0.20	42,072.44
21/09/2021	Rio Tinto Ltd	RIO	Investment	-2,615.57	39,456.87
21/09/2021	Nestle SA	NESN	Income	28.02	39,484.89
21/09/2021	Portfolio Cash	PCASH	Investment	-28.02	39,456.87
22/09/2021	Endeavour Group Limited	EDV	Income	39.48	39,496.35
22/09/2021	Portfolio Cash	PCASH	Investment	-39.48	39,456.87
22/09/2021	Sonic Healthcare Ltd	SHL	Income	209.00	39,665.87
22/09/2021	Portfolio Cash	PCASH	Investment	-209.00	39,456.87
22/09/2021	Aurizon Holdings Limited	AZJ	Income	507.02	39,963.89
22/09/2021	Portfolio Cash	PCASH	Investment	-507.02	39,456.87
22/09/2021	Westpac Capital Notes 5	WBCPH	Income	70.55	39,527.42
22/09/2021	Portfolio Cash	PCASH	Investment	-70.55	39,456.87
23/09/2021	IGO Limited	IGO	Income	164.70	39,621.57
23/09/2021	Portfolio Cash	PCASH	Investment	-164.70	39,456.87
23/09/2021	Rio Tinto Ltd	RIO	Income	858.86	40,315.73
23/09/2021	Portfolio Cash	PCASH	Investment	-858.86	39,456.87
23/09/2021	Resmed Inc	RMD	Income	23.07	39,479.94
23/09/2021	Portfolio Cash	PCASH	Investment	-23.07	39,456.87
24/09/2021	Bank of America Corporation	BAC	Income	56.17	39,513.04
24/09/2021	Portfolio Cash	PCASH	Investment	-56.17	39,456.87
24/09/2021	Appen Limited	APX	Income	17.46	39,474.33
24/09/2021	Portfolio Cash	PCASH	Investment	-17.46	39,456.87
24/09/2021	ANZ Convertible Perpetual Capital Note	ANZPE	Income	176.14	39,633.01
24/09/2021	Portfolio Cash	PCASH	Investment	-176.14	39,456.87
24/09/2021	Pwr Holdings Limited	PWH	Income	80.94	39,537.81

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
24/09/2021	Portfolio Cash	PCASH	Investment	-80.94	39,456.87
24/09/2021	Woodside Petroleum Ltd	WPL	Income	423.47	39,880.34
24/09/2021	Portfolio Cash	PCASH	Investment	-423.47	39,456.87
28/09/2021	Amcor PLC	AMC	Income	233.05	39,689.92
28/09/2021	Portfolio Cash	PCASH	Investment	-233.05	39,456.87
29/09/2021	Worleyparsons Limited	WOR	Income	183.25	39,640.12
29/09/2021	Portfolio Cash	PCASH	Investment	-183.25	39,456.87
29/09/2021	Commonwealth Bank of Aust Ltd	CBA	Income	1,124.00	40,580.87
29/09/2021	Portfolio Cash	PCASH	Investment	-1,124.00	39,456.87
30/09/2021	Portfolio Cash	PCASH	Redemption	12,852.26	52,309.13
30/09/2021	Ramsay Health Care Ltd	RHC	Income	278.10	52,587.23
30/09/2021	Portfolio Cash	PCASH	Investment	-278.10	52,309.13
30/09/2021	CSL Limited	CSL	Income	330.64	52,639.77
30/09/2021	Portfolio Cash	PCASH	Investment	-330.64	52,309.13
30/09/2021	Newcrest Mining Ltd	NCM	Income	533.18	52,842.31
30/09/2021	Portfolio Cash	PCASH	Investment	-533.18	52,309.13
30/09/2021	Tax Credits on Brokerage	JHX	Tax	0.96	52,310.09
30/09/2021	James Hardie Industries Plc	JHX	Investment	-12,794.55	39,515.54
30/09/2021	Brokerage	JHX	Fees/Expenses	-14.07	39,501.47
30/09/2021	Tax Credits on Administration Fee	FIDCASH	Tax	9.44	39,510.91
30/09/2021	Administration Fee	FIDCASH	Fees/Expenses	-138.39	39,372.52
30/09/2021	Tax Credits on Administration Fee	FIDCASH	Tax	7.76	39,380.28
30/09/2021	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-113.86	39,266.42
30/09/2021	Tax Credits on Custody Fee	FIDCASH	Tax	6.68	39,273.10
30/09/2021	Custody	FIDCASH	Fees/Expenses	-97.93	39,175.17
30/09/2021	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	4.50	39,179.67
30/09/2021	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-66.05	39,113.62



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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
30/09/2021	Managed portfolio fee - RITC	PCASH	Tax	92.27	39,205.89
30/09/2021	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,353.35	37,852.54
30/09/2021	Portfolio Cash	PCASH	Redemption	1,261.08	39,113.62
30/09/2021	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	39,114.53
30/09/2021	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	39,101.12
30/09/2021	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	39,102.03
30/09/2021	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	39,088.62
30/09/2021	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	39,125.57
30/09/2021	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	38,583.57
01/10/2021	Origin Energy Ltd	ORG	Income	243.37	38,826.94
01/10/2021	Portfolio Cash	PCASH	Investment	-243.37	38,583.57
05/10/2021	Atlas Arteria	ALX	Income	243.66	38,827.23
05/10/2021	Portfolio Cash	PCASH	Investment	-243.66	38,583.57
06/10/2021	Portfolio Cash	PCASH	Redemption	10,258.02	48,841.59
06/10/2021	Tax Credits on Brokerage	ALL	Tax	0.37	48,841.96
06/10/2021	Aristocrat Leisure Ltd	ALL	Investment	-4,887.29	43,954.67
06/10/2021	Brokerage	ALL	Fees/Expenses	-5.38	43,949.29
06/10/2021	Brokerage	AMC	Fees/Expenses	-2.64	43,946.65
06/10/2021	Amcor PLC	AMC	Investment	-2,402.77	41,543.88
06/10/2021	Tax Credits on Brokerage	AMC	Tax	0.18	41,544.06
06/10/2021	Tax Credits on Brokerage	APX	Tax	0.08	41,544.14
06/10/2021	Appen Limited	APX	Investment	-284.79	41,259.35
06/10/2021	Brokerage	APX	Fees/Expenses	-1.23	41,258.12
06/10/2021	Tax Credits on Brokerage	BBOZ	Tax	0.11	41,258.23
06/10/2021	Beta Aust Str Bear Tmf Units	BBOZ	Investment	-1,493.08	39,765.15
06/10/2021	Brokerage	BBOZ	Fees/Expenses	-1.64	39,763.51
06/10/2021	Tax Credits on Brokerage	EBND	Tax	0.05	39,763.56
06/10/2021	Vaneck Emerging Inc Opportunities Active ETF	EBND	Investment	-713.60	39,049.96
06/10/2021	Brokerage	EBND	Fees/Expenses	-0.78	39,049.18

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
06/10/2021	Tax Credits on Brokerage	FEMX	Tax	0.07	39,049.25
06/10/2021	Fidelity Global Emerging Markets Fund	FEMX	Investment	-719.25	38,330.00
06/10/2021	Brokerage	FEMX	Fees/Expenses	-1.00	38,329.00
06/10/2021	Brokerage	HJPN	Fees/Expenses	-3.58	38,325.42
06/10/2021	Betashares Wt Japan ETF Units	HJPN	Investment	-3,245.72	35,079.70
06/10/2021	Tax Credits on Brokerage	HJPN	Tax	0.24	35,079.94
06/10/2021	Tax Credits on Brokerage	IEM	Tax	0.15	35,080.09
06/10/2021	iShares MSCI Emerging Markets	IEM	Investment	-204.69	34,875.40
06/10/2021	Brokerage	IEM	Fees/Expenses	-2.20	34,873.20
06/10/2021	Tax Credits on Brokerage	IGO	Tax	0.13	34,873.33
06/10/2021	IGO Limited	IGO	Investment	-1,733.62	33,139.71
06/10/2021	Brokerage	IGO	Fees/Expenses	-1.90	33,137.81
06/10/2021	James Hardie Industries Plc	JHX	Investment	-544.06	32,593.75
06/10/2021	Brokerage	JHX	Fees/Expenses	-0.97	32,592.78
06/10/2021	Tax Credits on Brokerage	JHX	Tax	0.07	32,592.85
06/10/2021	Brokerage	KKC	Fees/Expenses	-0.70	32,592.15
06/10/2021	Tax Credits on Brokerage	KKC	Tax	0.05	32,592.20
06/10/2021	KKR Credit Income Fund	KKC	Investment	-220.19	32,372.01
06/10/2021	Brokerage	MIN	Fees/Expenses	-2.89	32,369.12
06/10/2021	Mineral Resources Limited	MIN	Investment	-2,630.97	29,738.15
06/10/2021	Tax Credits on Brokerage	MIN	Tax	0.20	29,738.35
06/10/2021	Tax Credits on Brokerage	MQG	Tax	0.21	29,738.56
06/10/2021	Macquarie Group Limited	MQG	Investment	-2,858.93	26,879.63
06/10/2021	Brokerage	MQG	Fees/Expenses	-3.15	26,876.48
06/10/2021	Metrics Master Income Trust	MXT	Investment	-284.97	26,591.51
06/10/2021	Brokerage	MXT	Fees/Expenses	-0.64	26,590.87
06/10/2021	Tax Credits on Brokerage	MXT	Tax	0.04	26,590.91
06/10/2021	Tax Credits on Brokerage	NWH	Tax	0.06	26,590.97
06/10/2021	NRW Holdings Limited	NWH	Investment	-717.34	25,873.63

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
06/10/2021	Brokerage	NWH	Fees/Expenses	-0.94	25,872.69
06/10/2021	Brokerage	PPS	Fees/Expenses	-1.07	25,871.62
06/10/2021	Tax Credits on Brokerage	PPS	Tax	0.07	25,871.69
06/10/2021	Praemium Ltd	PPS	Investment	-488.46	25,383.23
06/10/2021	Tax Credits on Brokerage	PWH	Tax	0.07	25,383.30
06/10/2021	Pwr Holdings Limited	PWH	Investment	-891.03	24,492.27
06/10/2021	Brokerage	PWH	Fees/Expenses	-0.98	24,491.29
06/10/2021	Tax Credits on Brokerage	RHC	Tax	0.08	24,491.37
06/10/2021	Ramsay Health Care Ltd	RHC	Investment	-1,076.37	23,415.00
06/10/2021	Brokerage	RHC	Fees/Expenses	-1.19	23,413.81
06/10/2021	Resmed Inc	RMD	Investment	-1,909.07	21,504.74
06/10/2021	Tax Credits on Brokerage	RMD	Tax	0.14	21,504.88
06/10/2021	Brokerage	RMD	Fees/Expenses	-2.10	21,502.78
06/10/2021	Tax Credits on Brokerage	SHL	Tax	0.07	21,502.85
06/10/2021	Sonic Healthcare Ltd	SHL	Investment	-710.60	20,792.25
06/10/2021	Brokerage	SHL	Fees/Expenses	-0.96	20,791.29
06/10/2021	Sydney Airport	SYD	Investment	-2,763.40	18,027.89
06/10/2021	Tax Credits on Brokerage	SYD	Tax	0.21	18,028.10
06/10/2021	Brokerage	SYD	Fees/Expenses	-3.04	18,025.06
06/10/2021	Tax Credits on Brokerage	VEQ	Tax	0.10	18,025.16
06/10/2021	Vanguard FTSE Europe Shares Etf	VEQ	Investment	-129.00	17,896.16
06/10/2021	Brokerage	VEQ	Fees/Expenses	-1.46	17,894.70
06/10/2021	Tax Credits on Brokerage	WBCPH	Tax	0.13	17,894.83
06/10/2021	Westpac Capital Notes 5	WBCPH	Investment	-103.50	17,791.33
06/10/2021	Brokerage	WBCPH	Fees/Expenses	-1.84	17,789.49
06/10/2021	Tax Credits on Brokerage	ALX	Tax	0.07	17,789.56
06/10/2021	Atlas Arteria	ALX	Investment	-963.59	16,825.97
06/10/2021	Brokerage	ALX	Fees/Expenses	-1.06	16,824.91



**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
06/10/2021	CSL Limited	CSL	Investment	-4,031.51	12,793.40
06/10/2021	Brokerage	CSL	Fees/Expenses	-4.43	12,788.97
06/10/2021	Tax Credits on Brokerage	CSL	Tax	0.30	12,789.27
06/10/2021	Tax Credits on Brokerage	HEUR	Tax	0.08	12,789.35
06/10/2021	Betashares Wt Europe ETF Units	HEUR	Investment	-516.36	12,272.99
06/10/2021	Brokerage	HEUR	Fees/Expenses	-1.22	12,271.77
06/10/2021	Tax Credits on Brokerage	RHCPA	Tax	0.04	12,271.81
06/10/2021	RHCPA Conv Adj Rate Equity Securities	RHCPA	Investment	-103.20	12,168.61
06/10/2021	Brokerage	RHCPA	Fees/Expenses	-0.55	12,168.06
06/10/2021	Tax Credits on Brokerage	SGR	Tax	0.28	12,168.34
06/10/2021	Brokerage	SGR	Fees/Expenses	-4.10	12,164.24
06/10/2021	The Star Entertainment Group Limited	SGR	Investment	-3,729.69	8,434.55
06/10/2021	Tax Credits on Brokerage	SRL	Tax	0.14	8,434.69
06/10/2021	Sunrise Energy Metals Limited	SRL	Investment	-182.28	8,252.41
06/10/2021	Brokerage	SRL	Fees/Expenses	-2.00	8,250.41
06/10/2021	Costco Wholesale Corp	COST	Investment	-609.64	7,640.77
06/10/2021	PayPal Holdings Inc	PYPL	Investment	-1,405.25	6,235.52
06/10/2021	Microsoft Corp	MSFT	Investment	-1,958.85	4,276.67
06/10/2021	Apple Inc	AAPL	Investment	-764.52	3,512.15
06/10/2021	Amazon com	AMZN	Investment	-4,405.05	-892.90
06/10/2021	Johnson & Johnson	JNJ	Investment	-219.58	-1,112.48
07/10/2021	NAB Capital Notes 2	NABPD	Income	28.96	-1,083.52
07/10/2021	Portfolio Cash	PCASH	Investment	-28.96	-1,112.48
07/10/2021	Pimco Trends Managed Futures Strategy Fund	PIC9659AU	Investment	-64,336.72	-65,449.20
08/10/2021	Portfolio Cash	PCASH	Investment	-11,861.97	-77,311.17
08/10/2021	Australian Dairy Nutritionals Group	AHF	Redemption	389.99	-76,921.18
08/10/2021	Tax Credits on Brokerage	AHF	Tax	0.05	-76,921.13
08/10/2021	ANZ Banking Group Ltd	ANZ	Redemption	689.63	-76,231.50
08/10/2021	Tax Credits on Brokerage	ANZ	Tax	0.06	-76,231.44

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
08/10/2021	Tax Credits on Brokerage	ASB	Tax	0.07	-76,231.37
08/10/2021	Austal Limited	ASB	Redemption	622.72	-75,608.65
08/10/2021	Tax Credits on Brokerage	AZJ	Tax	0.12	-75,608.53
08/10/2021	Aurizon Holdings Limited	AZJ	Redemption	1,614.49	-73,994.04
08/10/2021	Bapcor Limited	BAP	Redemption	229.90	-73,764.14
08/10/2021	Tax Credits on Brokerage	BAP	Tax	0.12	-73,764.02
08/10/2021	Baby Bunting Group Limited	BBN	Redemption	805.21	-72,958.81
08/10/2021	Tax Credits on Brokerage	BBN	Tax	0.06	-72,958.75
08/10/2021	BHP Group Limited	BHP	Redemption	8,430.01	-64,528.74
08/10/2021	Tax Credits on Brokerage	BHP	Tax	0.63	-64,528.11
08/10/2021	Commonwealth Bank of Aust Ltd	CBA	Redemption	1,337.65	-63,190.46
08/10/2021	Tax Credits on Brokerage	CBA	Tax	0.10	-63,190.36
08/10/2021	City Chic Collective Ltd	CCX	Redemption	178.43	-63,011.93
08/10/2021	Tax Credits on Brokerage	CCX	Tax	0.12	-63,011.81
08/10/2021	Tax Credits on Brokerage	COH	Tax	0.03	-63,011.78
08/10/2021	Cochlear Ltd	COH	Redemption	214.06	-62,797.72
08/10/2021	Endeavour Group Limited	EDV	Redemption	387.52	-62,410.20
08/10/2021	Tax Credits on Brokerage	EDV	Tax	0.09	-62,410.11
08/10/2021	Tax Credits on Brokerage	F100	Tax	0.06	-62,410.05
08/10/2021	Betashares Ftse 100 ETF	F100	Redemption	492.98	-61,917.07
08/10/2021	Lendlease Group	LLC	Redemption	778.02	-61,139.05
08/10/2021	Tax Credits on Brokerage	LLC	Tax	0.06	-61,138.99
08/10/2021	Newcrest Mining Ltd	NCM	Redemption	858.94	-60,280.05
08/10/2021	Tax Credits on Brokerage	NCM	Tax	0.06	-60,279.99
08/10/2021	Oil Search Ltd	OSH	Redemption	169.76	-60,110.23
08/10/2021	Tax Credits on Brokerage	OSH	Tax	0.11	-60,110.12
08/10/2021	Rio Tinto Ltd	RIO	Redemption	1,732.55	-58,377.57
08/10/2021	Tax Credits on Brokerage	RIO	Tax	0.13	-58,377.44
08/10/2021	Tax Credits on Brokerage	SIQ	Tax	0.10	-58,377.34

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
08/10/2021	Smartgroup Corporation Ltd	SIQ	Redemption	1,380.29	-56,997.05
08/10/2021	Efts Ultra Short Nasdaq 100 Hedge Fund	SNAS	Redemption	3,998.75	-52,998.30
08/10/2021	Tax Credits on Brokerage	SNAS	Tax	0.30	-52,998.00
08/10/2021	Seven Group Holdings Limited	SVW	Redemption	204.25	-52,793.75
08/10/2021	Tax Credits on Brokerage	SVW	Tax	0.17	-52,793.58
08/10/2021	Transurban Group	TCL	Redemption	140.23	-52,653.35
08/10/2021	Tax Credits on Brokerage	TCL	Tax	0.07	-52,653.28
08/10/2021	Worleyparsons Limited	WOR	Redemption	362.41	-52,290.87
08/10/2021	Tax Credits on Brokerage	WOR	Tax	0.09	-52,290.78
08/10/2021	Woolworths Group Limited	WOW	Redemption	311.95	-51,978.83
08/10/2021	Tax Credits on Brokerage	WOW	Tax	0.07	-51,978.76
08/10/2021	Woodside Petroleum Ltd	WPL	Redemption	2,080.19	-49,898.57
08/10/2021	Tax Credits on Brokerage	WPL	Tax	0.16	-49,898.41
08/10/2021	Bank of America Corporation	BAC	Redemption	1,376.34	-48,522.07
08/10/2021	Berkshire Hathaway	BRK.B	Redemption	1,129.85	-47,392.22
08/10/2021	Boeing Co.	BA	Redemption	602.50	-46,789.72
08/10/2021	JPMorgan Chase & Co	JPM	Redemption	2,291.68	-44,498.04
08/10/2021	American Express Co	AXP	Redemption	1,650.64	-42,847.40
08/10/2021	Wells Fargo and Company	WFC	Redemption	518.21	-42,329.19
08/10/2021	Intel Corp	INTC	Redemption	144.24	-42,184.95
08/10/2021	Pearl Alternatives Portfolio	PEARLALT	Redemption	68,447.61	26,262.66
08/10/2021	Metrics Master Income Trust	MXT	Income	92.79	26,355.45
08/10/2021	Portfolio Cash	PCASH	Investment	-92.79	26,262.66
08/10/2021	Woolworths Group Limited	WOW	Income	310.20	26,572.86
08/10/2021	Portfolio Cash	PCASH	Investment	-310.20	26,262.66
12/10/2021	Portfolio Cash	PCASH	Investment	-12,092.12	14,170.54
12/10/2021	Portfolio Cash	PCASH	Redemption	12,971.00	27,141.54
12/10/2021	Nestle SA	NESN	Redemption	11,701.96	38,843.50

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
12/10/2021	James Hardie Industries Plc	JHX	Investment	-12,705.94	26,137.56
12/10/2021	Tax Credits on Brokerage	JHX	Tax	0.95	26,138.51
12/10/2021	Brokerage	JHX	Fees/Expenses	-13.98	26,124.53
13/10/2021	PSC Insurance Limited	PSI	Income	141.11	26,265.64
13/10/2021	Portfolio Cash	PCASH	Investment	-141.11	26,124.53
13/10/2021	NRW Holdings Limited	NWH	Income	173.90	26,298.43
13/10/2021	Portfolio Cash	PCASH	Investment	-173.90	26,124.53
14/10/2021	Tax Credits on Brokerage	CBA	Tax	0.91	26,125.44
14/10/2021	Commonwealth Bank of Aust Ltd	CBA	Redemption	12,164.87	38,290.31
14/10/2021	Portfolio Cash	PCASH	Investment	-3,393.88	34,896.43
14/10/2021	Portfolio Cash	PCASH	Redemption	4,200.38	39,096.81
14/10/2021	KKR Credit Income Fund	KKC	Income	106.99	39,203.80
14/10/2021	Portfolio Cash	PCASH	Investment	-106.99	39,096.81
14/10/2021	Brokerage	SGR	Fees/Expenses	-4.74	39,092.07
14/10/2021	The Star Entertainment Group Limited	SGR	Investment	-4,312.00	34,780.07
14/10/2021	Tax Credits on Brokerage	SGR	Tax	0.32	34,780.39
18/10/2021	ANZ Banking Group Ltd	ANZ	Redemption	1,712.43	36,492.82
18/10/2021	Tax Credits on Brokerage	ANZ	Tax	0.13	36,492.95
18/10/2021	Tax Credits on Brokerage	CBA	Tax	0.12	36,493.07
18/10/2021	Commonwealth Bank of Aust Ltd	CBA	Redemption	1,646.17	38,139.24
18/10/2021	Vanguard FTSE Europe Shares Etf	VEQ	Income	44.47	38,183.71
18/10/2021	Portfolio Cash	PCASH	Investment	-44.47	38,139.24
18/10/2021	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	96.39	38,235.63
18/10/2021	Portfolio Cash	PCASH	Investment	-96.39	38,139.24
18/10/2021	Cochlear Ltd	COH	Income	102.20	38,241.44
18/10/2021	Portfolio Cash	PCASH	Investment	-102.20	38,139.24
18/10/2021	Transurban Group	TCL	Investment	-2,249.00	35,890.24
20/10/2021	RHCPA Conv Adj Rate Equity Securities	RHCPA	Income	125.06	36,015.30
20/10/2021	Portfolio Cash	PCASH	Investment	-125.06	35,890.24

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
21/10/2021	Austal Limited	ASB	Income	108.84	35,999.08
21/10/2021	Portfolio Cash	PCASH	Investment	-108.84	35,890.24
29/10/2021	Seven Group Holdings Limited	SVW	Income	109.94	36,000.18
29/10/2021	Portfolio Cash	PCASH	Investment	-109.94	35,890.24
31/10/2021	Tax Credits on Administration Fee	FIDCASH	Tax	9.44	35,899.68
31/10/2021	Administration Fee	FIDCASH	Fees/Expenses	-138.46	35,761.22
31/10/2021	Tax Credits on Administration Fee	FIDCASH	Tax	7.77	35,768.99
31/10/2021	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-113.93	35,655.06
31/10/2021	Tax Credits on Custody Fee	FIDCASH	Tax	6.69	35,661.75
31/10/2021	Custody	FIDCASH	Fees/Expenses	-98.07	35,563.68
31/10/2021	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	4.31	35,567.99
31/10/2021	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-63.20	35,504.79
31/10/2021	Managed portfolio fee - RITC	PCASH	Tax	92.25	35,597.04
31/10/2021	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,352.93	34,244.11
31/10/2021	Portfolio Cash	PCASH	Redemption	1,260.68	35,504.79
31/10/2021	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	35,505.70
31/10/2021	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	35,492.29
31/10/2021	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	35,493.20
31/10/2021	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	35,479.79
31/10/2021	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	35,516.74
31/10/2021	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	34,974.74
01/11/2021	JPMorgan Chase & Co	JPM	Income	136.65	35,111.39
01/11/2021	Portfolio Cash	PCASH	Investment	-136.65	34,974.74
02/11/2021	Pengana Private Equity Trust	PE1	Income	1,835.21	36,809.95
02/11/2021	Portfolio Cash	PCASH	Investment	-1,835.21	34,974.74
08/11/2021	Metrics Master Income Trust	MXT	Income	99.53	35,074.27
08/11/2021	Portfolio Cash	PCASH	Investment	-99.53	34,974.74

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
10/11/2021	American Express Co	AXP	Income	37.63	35,012.37
10/11/2021	Portfolio Cash	PCASH	Investment	-37.63	34,974.74
11/11/2021	Portfolio Cash	PCASH	Redemption	15,413.91	50,388.65
11/11/2021	Portfolio Cash	PCASH	Investment	-15,722.99	34,665.66
11/11/2021	Portfolio Cash	PCASH	Redemption	5,217.55	39,883.21
11/11/2021	Portfolio Cash	PCASH	Investment	-7,225.00	32,658.21
11/11/2021	KKR Credit Income Fund	KKC	Income	107.96	32,766.17
11/11/2021	Portfolio Cash	PCASH	Investment	-107.96	32,658.21
11/11/2021	Brokerage	MIN	Fees/Expenses	-17.01	32,641.20
11/11/2021	Tax Credits on Brokerage	MIN	Tax	1.16	32,642.36
11/11/2021	Mineral Resources Limited	MIN	Investment	-15,458.40	17,183.96
11/11/2021	PayPal Holdings Inc	PYPL	Investment	-4,828.84	12,355.12
12/11/2021	Costco Wholesale Corp	COST	Income	38.66	12,393.78
12/11/2021	Portfolio Cash	PCASH	Investment	-38.66	12,355.12
12/11/2021	Apple Inc	AAPL	Income	41.73	12,396.85
12/11/2021	Portfolio Cash	PCASH	Investment	-41.73	12,355.12
15/11/2021	Tax Credits on Brokerage	EDV	Tax	0.30	12,355.42
15/11/2021	Endeavour Group Limited	EDV	Redemption	3,987.66	16,343.08
15/11/2021	Tax Credits on Brokerage	SYD	Tax	0.88	16,343.96
15/11/2021	Sydney Airport	SYD	Redemption	11,686.89	28,030.85
15/11/2021	Bank Of Queensland Limited Capital Note	BOQPE	Income	11.82	28,042.67
15/11/2021	Portfolio Cash	PCASH	Investment	-11.82	28,030.85
15/11/2021	Microsoft Corp	MSFT	Redemption	7,210.27	35,241.12
16/11/2021	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	121.33	35,362.45
16/11/2021	Portfolio Cash	PCASH	Investment	-121.33	35,241.12
17/11/2021	Aristocrat Leisure Ltd	ALL	Investment	-1,506.60	33,734.52
22/11/2021	Challenger - Capital Notes.	CGFPB	Income	15.40	33,749.92
22/11/2021	Portfolio Cash	PCASH	Investment	-15.40	33,734.52
24/11/2021	Janus Henderson CDI	JHG	Income	107.28	33,841.80

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**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
24/11/2021	Portfolio Cash	PCASH	Investment	-107.28	33,734.52
29/11/2021	Portfolio Cash	PCASH	Investment	-31,007.09	2,727.43
29/11/2021	Portfolio Cash	PCASH	Redemption	24,744.55	27,471.98
29/11/2021	Portfolio Cash	PCASH	Redemption	5,462.12	32,934.10
29/11/2021	Portfolio Cash	PCASH	Redemption	10,821.09	43,755.19
29/11/2021	Bapcor Limited	BAP	Investment	-1,709.36	42,045.83
29/11/2021	Tax Credits on Brokerage	BAP	Tax	0.13	42,045.96
29/11/2021	Brokerage	BAP	Fees/Expenses	-1.88	42,044.08
29/11/2021	Brokerage	MIN	Fees/Expenses	-3.81	42,040.27
29/11/2021	Mineral Resources Limited	MIN	Investment	-3,461.18	38,579.09
29/11/2021	Tax Credits on Brokerage	MIN	Tax	0.26	38,579.35
29/11/2021	Tax Credits on Brokerage	MQG	Tax	0.29	38,579.64
29/11/2021	Brokerage	MQG	Fees/Expenses	-4.29	38,575.35
29/11/2021	Macquarie Group Limited	MQG	Investment	-3,899.74	34,675.61
29/11/2021	Brokerage	PNI	Fees/Expenses	-5.03	34,670.58
29/11/2021	Pinnacle Investment Management Group Limited	PNI	Investment	-4,571.64	30,098.94
29/11/2021	Tax Credits on Brokerage	PNI	Tax	0.34	30,099.28
29/11/2021	Brokerage	RIO	Fees/Expenses	-5.76	30,093.52
29/11/2021	Rio Tinto Ltd	RIO	Investment	-5,236.64	24,856.88
29/11/2021	Tax Credits on Brokerage	RIO	Tax	0.39	24,857.27
29/11/2021	Brokerage	UWL	Fees/Expenses	-5.07	24,852.20
29/11/2021	Tax Credits on Brokerage	UWL	Tax	0.35	24,852.55
29/11/2021	Uniti Group Limited	UWL	Investment	-4,608.02	20,244.53
29/11/2021	Brokerage	VEQ	Fees/Expenses	-5.82	20,238.71
29/11/2021	Vanguard FTSE Europe Shares Etf	VEQ	Investment	-5,291.20	14,947.51
29/11/2021	Tax Credits on Brokerage	VEQ	Tax	0.40	14,947.91
29/11/2021	Woodside Petroleum Ltd	WPL	Investment	-4,968.37	9,979.54
29/11/2021	Tax Credits on Brokerage	WPL	Tax	0.37	9,979.91
29/11/2021	Brokerage	WPL	Fees/Expenses	-5.47	9,974.44

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
29/11/2021	Brokerage	BHP	Fees/Expenses	-7.08	9,967.36
29/11/2021	Tax Credits on Brokerage	BHP	Tax	0.48	9,967.84
29/11/2021	BHP Group Limited	BHP	Investment	-6,439.14	3,528.70
30/11/2021	Tax Credits on Administration Fee	FIDCASH	Tax	9.45	3,538.15
30/11/2021	Administration Fee	FIDCASH	Fees/Expenses	-138.58	3,399.57
30/11/2021	Tax Credits on Administration Fee	FIDCASH	Tax	7.78	3,407.35
30/11/2021	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-114.05	3,293.30
30/11/2021	Tax Credits on Custody Fee	FIDCASH	Tax	6.80	3,300.10
30/11/2021	Custody	FIDCASH	Fees/Expenses	-99.80	3,200.30
30/11/2021	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	4.45	3,204.75
30/11/2021	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-65.25	3,139.50
30/11/2021	Managed portfolio fee - RITC	PCASH	Tax	93.92	3,233.42
30/11/2021	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,377.42	1,856.00
30/11/2021	Portfolio Cash	PCASH	Redemption	1,283.51	3,139.51
30/11/2021	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	3,140.42
30/11/2021	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	3,127.01
30/11/2021	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	3,127.92
30/11/2021	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	3,114.51
30/11/2021	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	3,151.46
30/11/2021	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	2,609.46
01/12/2021	Tax Credits on Brokerage	BBOZ	Tax	1.00	2,610.46
01/12/2021	Beta Aust Str Bear Tmf Units	BBOZ	Redemption	13,314.89	15,925.35
01/12/2021	Sydney Airport	SYD	Redemption	17,736.98	33,662.33
01/12/2021	Tax Credits on Brokerage	SYD	Tax	1.33	33,663.66
01/12/2021	Wells Fargo and Company	WFC	Income	30.61	33,694.27
01/12/2021	Portfolio Cash	PCASH	Investment	-30.61	33,663.66
01/12/2021	Intel Corp	INTC	Income	137.29	33,800.95

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
01/12/2021	Portfolio Cash	PCASH	Investment	-137.29	33,663.66
07/12/2021	Johnson & Johnson	JNJ	Income	153.13	33,816.79
07/12/2021	Portfolio Cash	PCASH	Investment	-153.13	33,663.66
08/12/2021	Metrics Master Income Trust	MXT	Income	108.31	33,771.97
08/12/2021	Portfolio Cash	PCASH	Investment	-108.31	33,663.66
09/12/2021	Microsoft Corp	MSFT	Income	114.35	33,778.01
09/12/2021	Portfolio Cash	PCASH	Investment	-114.35	33,663.66
10/12/2021	Macquarie Capital Note 4	MQGPD	Income	49.61	33,713.27
10/12/2021	Portfolio Cash	PCASH	Investment	-49.61	33,663.66
13/12/2021	KKR Credit Income Fund	KKC	Income	107.96	33,771.62
13/12/2021	Portfolio Cash	PCASH	Investment	-107.96	33,663.66
13/12/2021	3M Company	MMM	Income	155.93	33,819.59
13/12/2021	Portfolio Cash	PCASH	Investment	-155.93	33,663.66
14/12/2021	Ancor PLC	AMC	Income	270.08	33,933.74
14/12/2021	Portfolio Cash	PCASH	Investment	-270.08	33,663.66
14/12/2021	Macquarie Group Limited	MQG	Income	310.08	33,973.74
14/12/2021	Portfolio Cash	PCASH	Investment	-310.08	33,663.66
15/12/2021	CBAPD Perp Exch Resale Sec.Perls VII	CBAPD	Income	52.00	33,715.66
15/12/2021	Portfolio Cash	PCASH	Investment	-52.00	33,663.66
15/12/2021	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	BENPH	Income	18.62	33,682.28
15/12/2021	Portfolio Cash	PCASH	Investment	-18.62	33,663.66
15/12/2021	Macquarie Capital Note 3	MQGPC	Income	47.80	33,711.46
15/12/2021	Portfolio Cash	PCASH	Investment	-47.80	33,663.66
15/12/2021	Commonwealth Bank Perls V Capital Notes	CBAPG	Income	32.74	33,696.40
15/12/2021	Portfolio Cash	PCASH	Investment	-32.74	33,663.66
16/12/2021	ANZ Banking Group Ltd	ANZ	Income	694.80	34,358.46
16/12/2021	Portfolio Cash	PCASH	Investment	-694.80	33,663.66
16/12/2021	Home Depot Inc	HD	Income	68.46	33,732.12
16/12/2021	Portfolio Cash	PCASH	Investment	-68.46	33,663.66

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
16/12/2021	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	132.36	33,796.02
16/12/2021	Portfolio Cash	PCASH	Investment	-132.36	33,663.66
16/12/2021	Resmed Inc	RMD	Income	25.59	33,689.25
16/12/2021	Portfolio Cash	PCASH	Investment	-25.59	33,663.66
17/12/2021	Aristocrat Leisure Ltd	ALL	Income	200.20	33,863.86
17/12/2021	Portfolio Cash	PCASH	Investment	-200.20	33,663.66
17/12/2021	James Hardie Industries Plc	JHX	Income	219.98	33,883.64
17/12/2021	Portfolio Cash	PCASH	Investment	-219.98	33,663.66
17/12/2021	NAB Capital Notes 5 Perp Convertible Preference Shares	NABPH	Income	57.64	33,721.30
17/12/2021	Portfolio Cash	PCASH	Investment	-57.64	33,663.66
20/12/2021	ANZ Capital Notes 6	ANZPI	Income	55.73	33,719.39
20/12/2021	Portfolio Cash	PCASH	Investment	-55.73	33,663.66
20/12/2021	Westpac Capital Notes 6	WBCPI	Income	42.76	33,706.42
20/12/2021	Portfolio Cash	PCASH	Investment	-42.76	33,663.66
21/12/2021	Macquarie Bank Capital Note 3	MBLPC	Income	44.12	33,707.78
21/12/2021	Portfolio Cash	PCASH	Investment	-44.12	33,663.66
22/12/2021	Westpac Capital Notes 5	WBCPH	Income	58.36	33,722.02
22/12/2021	Portfolio Cash	PCASH	Investment	-58.36	33,663.66
22/12/2021	Collins Foods Limited	CKF	Income	104.64	33,768.30
22/12/2021	Portfolio Cash	PCASH	Investment	-104.64	33,663.66
31/12/2021	Bank of America Corporation	BAC	Income	47.65	33,711.31
31/12/2021	Portfolio Cash	PCASH	Investment	-47.65	33,663.66
31/12/2021	Tax Credits on Administration Fee	FIDCASH	Tax	9.45	33,673.11
31/12/2021	Administration Fee	FIDCASH	Fees/Expenses	-138.58	33,534.53
31/12/2021	Tax Credits on Administration Fee	FIDCASH	Tax	7.78	33,542.31
31/12/2021	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-114.05	33,428.26
31/12/2021	Tax Credits on Custody Fee	FIDCASH	Tax	6.80	33,435.06
31/12/2021	Custody	FIDCASH	Fees/Expenses	-99.77	33,335.29
31/12/2021	Tax Credits on International Securities Fee - International Shares (in	FIDCASH	Tax	4.49	33,339.78

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
	Portfolios & Not in Portfolios)				
31/12/2021	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-65.92	33,273.86
31/12/2021	Portfolio Cash	PCASH	Redemption	1,280.41	34,554.27
31/12/2021	Managed portfolio fee - RITC	PCASH	Tax	93.69	34,647.96
31/12/2021	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,374.10	33,273.86
31/12/2021	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	33,274.77
31/12/2021	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	33,261.36
31/12/2021	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	33,262.27
31/12/2021	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	33,248.86
31/12/2021	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	33,285.81
31/12/2021	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	32,743.81
05/01/2022	iShares MSCI Emerging Markets	IEM	Income	429.26	33,173.07
05/01/2022	Portfolio Cash	PCASH	Investment	-429.26	32,743.81
07/01/2022	NAB Capital Notes 2	NABPD	Income	28.94	32,772.75
07/01/2022	Portfolio Cash	PCASH	Investment	-28.94	32,743.81
11/01/2022	Metrics Master Income Trust	MXT	Income	112.70	32,856.51
11/01/2022	Portfolio Cash	PCASH	Investment	-112.70	32,743.81
13/01/2022	Portfolio Cash	PCASH	Redemption	4,332.67	37,076.48
13/01/2022	Tax Credits on Brokerage	PNI	Tax	0.33	37,076.81
13/01/2022	Brokerage	PNI	Fees/Expenses	-4.77	37,072.04
13/01/2022	Pinnacle Investment Management Group Limited	PNI	Investment	-4,353.41	32,718.63
13/01/2022	Tax Credits on Platform Brokerage	PNI	Tax	0.72	32,719.35
17/01/2022	KKR Credit Income Fund	KKC	Income	107.96	32,827.31
17/01/2022	Portfolio Cash	PCASH	Investment	-107.96	32,719.35
19/01/2022	Portfolio Cash	PCASH	Redemption	6,996.69	39,716.04
19/01/2022	Portfolio Cash	PCASH	Investment	-13,963.53	25,752.51
19/01/2022	Portfolio Cash	PCASH	Investment	-7,401.36	18,351.15
19/01/2022	Betashares Wt Europe ETF Units	HEUR	Income	189.47	18,540.62

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
19/01/2022	Portfolio Cash	PCASH	Investment	-189.47	18,351.15
19/01/2022	Betashares Wt Japan ETF Units	HJPN	Income	218.65	18,569.80
19/01/2022	Portfolio Cash	PCASH	Investment	-218.65	18,351.15
19/01/2022	Betashares Ftse 100 ETF	F100	Income	640.36	18,991.51
19/01/2022	Portfolio Cash	PCASH	Investment	-640.36	18,351.15
19/01/2022	Vanguard FTSE Europe Shares Etf	VEQ	Income	120.66	18,471.81
19/01/2022	Portfolio Cash	PCASH	Investment	-120.66	18,351.15
19/01/2022	Tax Credits on Brokerage	PNI	Tax	0.14	18,351.29
19/01/2022	Brokerage	PNI	Fees/Expenses	-2.04	18,349.25
19/01/2022	Pinnacle Investment Management Group Limited	PNI	Investment	-1,851.40	16,497.85
19/01/2022	Tax Credits on Platform Brokerage	PNI	Tax	0.31	16,498.16
19/01/2022	Tax Credits on Platform Brokerage	UWL	Tax	0.82	16,498.98
19/01/2022	Brokerage	UWL	Fees/Expenses	-5.42	16,493.56
19/01/2022	Tax Credits on Brokerage	UWL	Tax	0.37	16,493.93
19/01/2022	Uniti Group Limited	UWL	Investment	-4,943.78	11,550.15
21/01/2022	Tax Credits on Platform Brokerage	BHP	Tax	0.27	11,550.42
21/01/2022	BHP Group Limited	BHP	Redemption	1,630.10	13,180.52
21/01/2022	Tax Credits on Brokerage	BHP	Tax	0.12	13,180.64
21/01/2022	Tax Credits on Platform Brokerage	IGO	Tax	1.75	13,182.39
21/01/2022	Tax Credits on Brokerage	IGO	Tax	0.79	13,183.18
21/01/2022	IGO Limited	IGO	Redemption	10,486.31	23,669.49
21/01/2022	Mineral Resources Limited	MIN	Redemption	3,413.94	27,083.43
21/01/2022	Tax Credits on Brokerage	MIN	Tax	0.26	27,083.69
21/01/2022	Tax Credits on Platform Brokerage	MIN	Tax	0.57	27,084.26
21/01/2022	Tax Credits on Platform Brokerage	RIO	Tax	0.98	27,085.24
21/01/2022	Rio Tinto Ltd	RIO	Redemption	5,842.03	32,927.27
21/01/2022	Tax Credits on Brokerage	RIO	Tax	0.44	32,927.71
24/01/2022	Portfolio Cash	PCASH	Investment	-33,816.45	-888.74
24/01/2022	Portfolio Cash	PCASH	Investment	-9,753.22	-10,641.96

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
24/01/2022	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	110.30	-10,531.66
24/01/2022	Portfolio Cash	PCASH	Investment	-110.30	-10,641.96
25/01/2022	Tax Credits on Platform Brokerage	BBOZ	Tax	5.60	-10,636.36
25/01/2022	Beta Aust Str Bear Tmf Units	BBOZ	Redemption	33,547.92	22,911.56
25/01/2022	Tax Credits on Brokerage	BBOZ	Tax	2.53	22,914.09
25/01/2022	Tax Credits on Platform Brokerage	SNAS	Tax	1.64	22,915.73
25/01/2022	Etfs Ultra Short Nasdaq 100 Hedge Fund	SNAS	Redemption	9,842.58	32,758.31
25/01/2022	Tax Credits on Brokerage	SNAS	Tax	0.74	32,759.05
25/01/2022	Portfolio Cash	PCASH	Redemption	12,242.41	45,001.46
25/01/2022	Portfolio Cash	PCASH	Redemption	15,570.71	60,572.17
25/01/2022	Portfolio Cash	PCASH	Investment	-10,699.65	49,872.52
25/01/2022	Portfolio Cash	PCASH	Redemption	7,823.26	57,695.78
25/01/2022	Brokerage	ASB	Fees/Expenses	-1.12	57,694.66
25/01/2022	Tax Credits on Platform Brokerage	ASB	Tax	0.17	57,694.83
25/01/2022	Tax Credits on Brokerage	ASB	Tax	0.08	57,694.91
25/01/2022	Austal Limited	ASB	Investment	-1,022.94	56,671.97
25/01/2022	Tax Credits on Brokerage	COH	Tax	0.16	56,672.13
25/01/2022	Brokerage	COH	Fees/Expenses	-2.32	56,669.81
25/01/2022	Cochlear Ltd	COH	Investment	-2,113.06	54,556.75
25/01/2022	Tax Credits on Platform Brokerage	COH	Tax	0.35	54,557.10
25/01/2022	Tax Credits on Brokerage	JHX	Tax	0.11	54,557.21
25/01/2022	Brokerage	JHX	Fees/Expenses	-1.54	54,555.67
25/01/2022	James Hardie Industries Plc	JHX	Investment	-1,405.33	53,150.34
25/01/2022	Tax Credits on Platform Brokerage	JHX	Tax	0.23	53,150.57
25/01/2022	Tax Credits on Platform Brokerage	LLC	Tax	0.19	53,150.76
25/01/2022	Tax Credits on Brokerage	LLC	Tax	0.08	53,150.84
25/01/2022	Brokerage	LLC	Fees/Expenses	-1.23	53,149.61
25/01/2022	Lendlease Group	LLC	Investment	-1,124.95	52,024.66
25/01/2022	Tax Credits on Platform Brokerage	MQG	Tax	0.68	52,025.34

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
25/01/2022	Brokerage	MQG	Fees/Expenses	-4.47	52,020.87
25/01/2022	Macquarie Group Limited	MQG	Investment	-4,074.16	47,946.71
25/01/2022	Tax Credits on Brokerage	MQG	Tax	0.30	47,947.01
25/01/2022	Tax Credits on Brokerage	NDQ	Tax	0.90	47,947.91
25/01/2022	Brokerage	NDQ	Fees/Expenses	-13.18	47,934.73
25/01/2022	Betashares NASDAQ 100 ETF	NDQ	Investment	-12,012.37	35,922.36
25/01/2022	Tax Credits on Platform Brokerage	NDQ	Tax	1.99	35,924.35
25/01/2022	Tax Credits on Brokerage	ORG	Tax	0.13	35,924.48
25/01/2022	Brokerage	ORG	Fees/Expenses	-1.93	35,922.55
25/01/2022	Origin Energy Ltd	ORG	Investment	-1,749.39	34,173.16
25/01/2022	Tax Credits on Platform Brokerage	ORG	Tax	0.29	34,173.45
25/01/2022	Tax Credits on Platform Brokerage	RMD	Tax	0.22	34,173.67
25/01/2022	Brokerage	RMD	Fees/Expenses	-1.44	34,172.23
25/01/2022	Resmed Inc	RMD	Investment	-1,311.17	32,861.06
25/01/2022	Tax Credits on Brokerage	RMD	Tax	0.10	32,861.16
25/01/2022	Tax Credits on Brokerage	SGR	Tax	0.05	32,861.21
25/01/2022	Brokerage	SGR	Fees/Expenses	-0.77	32,860.44
25/01/2022	Tax Credits on Platform Brokerage	SGR	Tax	0.12	32,860.56
25/01/2022	The Star Entertainment Group Limited	SGR	Investment	-703.11	32,157.45
25/01/2022	Tax Credits on Brokerage	WOW	Tax	0.14	32,157.59
25/01/2022	Brokerage	WOW	Fees/Expenses	-2.00	32,155.59
25/01/2022	Tax Credits on Platform Brokerage	WOW	Tax	0.30	32,155.89
25/01/2022	Woolworths Group Limited	WOW	Investment	-1,829.25	30,326.64
25/01/2022	Tax Credits on Brokerage	AD8	Tax	0.54	30,327.18
25/01/2022	Brokerage	AD8	Fees/Expenses	-7.88	30,319.30
25/01/2022	Audinate Group Limited	AD8	Investment	-7,179.62	23,139.68
25/01/2022	Tax Credits on Platform Brokerage	AD8	Tax	1.19	23,140.87
28/01/2022	Efts Ultra Short Nasdaq 100 Hedge Fund	SNAS	Redemption	10,926.32	34,067.19

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**Cash Transaction Report**  
**Caspry Superannuation Fund**  
Adviser: David Jennings, Prosperum Wealth

Pearl Investment Service

Super Fund PIS27257

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
28/01/2022	Tax Credits on Brokerage	SNAS	Tax	0.82	34,068.01
28/01/2022	Tax Credits on Platform Brokerage	SNAS	Tax	1.82	34,069.83
28/01/2022	Portfolio Cash	PCASH	Redemption	31,835.05	65,904.88
28/01/2022	Portfolio Cash	PCASH	Redemption	7,806.55	73,711.43
28/01/2022	Portfolio Cash	PCASH	Redemption	9,685.02	83,396.45
28/01/2022	Tax Credits on Brokerage	ABY	Tax	0.12	83,396.57
28/01/2022	Adore Beauty Group Limited	ABY	Investment	-1,557.15	81,839.42
28/01/2022	Brokerage	ABY	Fees/Expenses	-1.71	81,837.71
28/01/2022	Tax Credits on Platform Brokerage	ABY	Tax	0.26	81,837.97
28/01/2022	Brokerage	AD8	Fees/Expenses	-2.30	81,835.67
28/01/2022	Tax Credits on Platform Brokerage	AD8	Tax	0.35	81,836.02
28/01/2022	Tax Credits on Brokerage	AD8	Tax	0.16	81,836.18
28/01/2022	Audinate Group Limited	AD8	Investment	-2,091.20	79,744.98
28/01/2022	Tax Credits on Platform Brokerage	CKF	Tax	0.38	79,745.36
28/01/2022	Brokerage	CKF	Fees/Expenses	-2.54	79,742.82
28/01/2022	Tax Credits on Brokerage	CKF	Tax	0.17	79,742.99
28/01/2022	Collins Foods Limited	CKF	Investment	-2,314.39	77,428.60
28/01/2022	Tax Credits on Platform Brokerage	GEAR	Tax	5.31	77,433.91
28/01/2022	Brokerage	GEAR	Fees/Expenses	-35.07	77,398.84
28/01/2022	Betashares Geared Equity AEF ETF Units	GEAR	Investment	-31,958.57	45,440.27
28/01/2022	Tax Credits on Brokerage	GEAR	Tax	2.39	45,442.66
28/01/2022	Tax Credits on Brokerage	NDQ	Tax	0.59	45,443.25
28/01/2022	Brokerage	NDQ	Fees/Expenses	-8.67	45,434.58
28/01/2022	Betashares NASDAQ 100 ETF	NDQ	Investment	-7,903.55	37,531.03
28/01/2022	Tax Credits on Platform Brokerage	NDQ	Tax	1.31	37,532.34
28/01/2022	Tax Credits on Brokerage	PNI	Tax	0.23	37,532.57
28/01/2022	Brokerage	PNI	Fees/Expenses	-3.31	37,529.26
28/01/2022	Pinnacle Investment Management Group Limited	PNI	Investment	-3,020.23	34,509.03
28/01/2022	Tax Credits on Platform Brokerage	PNI	Tax	0.50	34,509.53

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
28/01/2022	Tax Credits on Platform Brokerage	UWL	Tax	0.14	34,509.67
28/01/2022	Brokerage	UWL	Fees/Expenses	-0.95	34,508.72
28/01/2022	Tax Credits on Brokerage	UWL	Tax	0.06	34,508.78
28/01/2022	Uniti Group Limited	UWL	Investment	-860.69	33,648.09
31/01/2022	JPMorgan Chase & Co	JPM	Income	134.61	33,782.70
31/01/2022	Portfolio Cash	PCASH	Investment	-134.61	33,648.09
31/01/2022	Tax Credits on Administration Fee	FIDCASH	Tax	9.45	33,657.54
31/01/2022	Administration Fee	FIDCASH	Fees/Expenses	-138.58	33,518.96
31/01/2022	Tax Credits on Administration Fee	FIDCASH	Tax	7.78	33,526.74
31/01/2022	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-114.05	33,412.69
31/01/2022	Tax Credits on Custody Fee	FIDCASH	Tax	6.78	33,419.47
31/01/2022	Custody	FIDCASH	Fees/Expenses	-99.44	33,320.03
31/01/2022	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	4.39	33,324.42
31/01/2022	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-64.34	33,260.08
31/01/2022	Managed portfolio fee - RITC	PCASH	Tax	93.58	33,353.66
31/01/2022	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,372.47	31,981.19
31/01/2022	Portfolio Cash	PCASH	Redemption	1,278.89	33,260.08
31/01/2022	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	33,260.99
31/01/2022	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	33,247.58
31/01/2022	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	33,248.49
31/01/2022	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	33,235.08
31/01/2022	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	33,272.03
31/01/2022	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	32,730.03
08/02/2022	Metrics Master Income Trust	MXT	Income	108.31	32,838.34
08/02/2022	Portfolio Cash	PCASH	Investment	-108.31	32,730.03
10/02/2022	Portfolio Cash	PCASH	Investment	-33,005.00	-274.97
10/02/2022	Portfolio Cash	PCASH	Redemption	2,232.73	1,957.76

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
10/02/2022	Portfolio Cash	PCASH	Investment	-35,549.01	-33,591.25
10/02/2022	Apple Inc	AAPL	Income	42.47	-33,548.78
10/02/2022	Portfolio Cash	PCASH	Investment	-42.47	-33,591.25
10/02/2022	American Express Co	AXP	Income	38.62	-33,552.63
10/02/2022	Portfolio Cash	PCASH	Investment	-38.62	-33,591.25
10/02/2022	Tax Credits on Platform Brokerage	MIN	Tax	0.37	-33,590.88
10/02/2022	Brokerage	MIN	Fees/Expenses	-2.43	-33,593.31
10/02/2022	Mineral Resources Limited	MIN	Investment	-2,216.03	-35,809.34
10/02/2022	Tax Credits on Brokerage	MIN	Tax	0.17	-35,809.17
14/02/2022	Tax Credits on Platform Brokerage	F100	Tax	2.03	-35,807.14
14/02/2022	Betashares Ftse 100 ETF	F100	Redemption	12,141.78	-23,665.36
14/02/2022	Tax Credits on Brokerage	F100	Tax	0.91	-23,664.45
14/02/2022	Tax Credits on Platform Brokerage	GEAR	Tax	5.83	-23,658.62
14/02/2022	Betashares Geared Equity AEF ETF Units	GEAR	Redemption	34,922.14	11,263.52
14/02/2022	Tax Credits on Brokerage	GEAR	Tax	2.63	11,266.15
14/02/2022	Tax Credits on Platform Brokerage	NDQ	Tax	3.46	11,269.61
14/02/2022	Betashares NASDAQ 100 ETF	NDQ	Redemption	20,701.21	31,970.82
14/02/2022	Tax Credits on Brokerage	NDQ	Tax	1.56	31,972.38
14/02/2022	KKR Credit Income Fund	KKC	Income	107.96	32,080.34
14/02/2022	Portfolio Cash	PCASH	Investment	-107.96	31,972.38
15/02/2022	Bank Of Queensland Limited Capital Note	BOQPE	Income	12.05	31,984.43
15/02/2022	Portfolio Cash	PCASH	Investment	-12.05	31,972.38
16/02/2022	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	99.27	32,071.65
16/02/2022	Portfolio Cash	PCASH	Investment	-99.27	31,972.38
17/02/2022	Portfolio Cash	PCASH	Investment	-2,022.97	29,949.41
18/02/2022	Costco Wholesale Corp	COST	Income	39.20	29,988.61
18/02/2022	Portfolio Cash	PCASH	Investment	-39.20	29,949.41
22/02/2022	Apple Inc	AAPL	Redemption	5,687.91	35,637.32
22/02/2022	Berkshire Hathaway	BRK.B	Redemption	6,976.25	42,613.57

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
22/02/2022	Costco Wholesale Corp	COST	Redemption	4,237.45	46,851.02
22/02/2022	Microsoft Corp	MSFT	Redemption	3,691.50	50,542.52
22/02/2022	Challenger - Capital Notes.	CGFPB	Income	15.60	50,558.12
22/02/2022	Portfolio Cash	PCASH	Investment	-15.60	50,542.52
22/02/2022	Transurban Group	TCL	Income	257.85	50,800.37
22/02/2022	Portfolio Cash	PCASH	Investment	-257.85	50,542.52
22/02/2022	3M Company	MMM	Redemption	12,335.86	62,878.38
24/02/2022	Goodman Group	GMG	Income	172.20	63,050.58
24/02/2022	Portfolio Cash	PCASH	Investment	-172.20	62,878.38
25/02/2022	Portfolio Cash	PCASH	Redemption	7,009.96	69,888.34
25/02/2022	Portfolio Cash	PCASH	Redemption	13,440.59	83,328.93
25/02/2022	Tax Credits on Platform Brokerage	GEAR	Tax	2.25	83,331.18
25/02/2022	Tax Credits on Brokerage	GEAR	Tax	1.01	83,332.19
25/02/2022	Betashares Geared Equity AEF ETF Units	GEAR	Investment	-13,541.02	69,791.17
25/02/2022	Brokerage	GEAR	Fees/Expenses	-14.86	69,776.31
25/02/2022	Brokerage	GGUS	Fees/Expenses	-7.70	69,768.61
25/02/2022	Beta Geared US EQ Tmf Units	GGUS	Investment	-7,017.77	62,750.84
25/02/2022	Tax Credits on Brokerage	GGUS	Tax	0.53	62,751.37
25/02/2022	Tax Credits on Platform Brokerage	GGUS	Tax	1.17	62,752.54
28/02/2022	Janus Henderson CDI	JHG	Income	110.91	62,863.45
28/02/2022	Portfolio Cash	PCASH	Investment	-110.91	62,752.54
28/02/2022	Tax Credits on Administration Fee	FIDCASH	Tax	9.44	62,761.98
28/02/2022	Administration Fee	FIDCASH	Fees/Expenses	-138.43	62,623.55
28/02/2022	Tax Credits on Administration Fee	FIDCASH	Tax	7.77	62,631.32
28/02/2022	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-113.90	62,517.42
28/02/2022	Tax Credits on Custody Fee	FIDCASH	Tax	6.68	62,524.10
28/02/2022	Custody	FIDCASH	Fees/Expenses	-98.01	62,426.09
28/02/2022	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	4.17	62,430.26

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
28/02/2022	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-61.09	62,369.17
28/02/2022	Managed portfolio fee - RITC	PCASH	Tax	92.19	62,461.36
28/02/2022	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,352.07	61,109.29
28/02/2022	Portfolio Cash	PCASH	Redemption	1,259.88	62,369.17
28/02/2022	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	62,370.08
28/02/2022	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	62,356.67
28/02/2022	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	62,357.58
28/02/2022	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	62,344.17
28/02/2022	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	62,381.12
28/02/2022	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	61,839.12
01/03/2022	Portfolio Cash	PCASH	Redemption	21,287.71	83,126.83
01/03/2022	Intel Corp	INTC	Income	142.26	83,269.09
01/03/2022	Portfolio Cash	PCASH	Investment	-142.26	83,126.83
01/03/2022	Tax Credits on Platform Brokerage	ASB	Tax	0.37	83,127.20
01/03/2022	Brokerage	ASB	Fees/Expenses	-2.45	83,124.75
01/03/2022	Austal Limited	ASB	Investment	-2,235.56	80,889.19
01/03/2022	Tax Credits on Brokerage	ASB	Tax	0.17	80,889.36
01/03/2022	Tax Credits on Brokerage	CCX	Tax	0.14	80,889.50
01/03/2022	Brokerage	CCX	Fees/Expenses	-2.01	80,887.49
01/03/2022	City Chic Collective Ltd	CCX	Investment	-1,832.42	79,055.07
01/03/2022	Tax Credits on Platform Brokerage	CCX	Tax	0.30	79,055.37
01/03/2022	Tax Credits on Brokerage	PNI	Tax	0.07	79,055.44
01/03/2022	Pinnacle Investment Management Group Limited	PNI	Investment	-986.25	78,069.19
01/03/2022	Brokerage	PNI	Fees/Expenses	-1.08	78,068.11
01/03/2022	Tax Credits on Platform Brokerage	PNI	Tax	0.16	78,068.27
01/03/2022	Brokerage	UWL	Fees/Expenses	-1.20	78,067.07
01/03/2022	Tax Credits on Platform Brokerage	UWL	Tax	0.18	78,067.25
01/03/2022	Tax Credits on Brokerage	UWL	Tax	0.08	78,067.33



**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
01/03/2022	Uniti Group Limited	UWL	Investment	-1,091.25	76,976.08
01/03/2022	Tax Credits on Platform Brokerage	AD8	Tax	0.39	76,976.47
01/03/2022	Brokerage	AD8	Fees/Expenses	-2.56	76,973.91
01/03/2022	Tax Credits on Brokerage	AD8	Tax	0.17	76,974.08
01/03/2022	Audinate Group Limited	AD8	Investment	-2,337.77	74,636.31
01/03/2022	Tax Credits on Brokerage	BAP	Tax	0.89	74,637.20
01/03/2022	Brokerage	BAP	Fees/Expenses	-13.11	74,624.09
01/03/2022	Bapcor Limited	BAP	Investment	-11,947.97	62,676.12
01/03/2022	Tax Credits on Platform Brokerage	BAP	Tax	1.98	62,678.10
01/03/2022	Tax Credits on Platform Brokerage	PPS	Tax	0.23	62,678.33
01/03/2022	Brokerage	PPS	Fees/Expenses	-1.54	62,676.79
01/03/2022	Tax Credits on Brokerage	PPS	Tax	0.11	62,676.90
01/03/2022	Praemium Ltd	PPS	Investment	-1,404.80	61,272.10
02/03/2022	Wells Fargo and Company	WFC	Income	37.66	61,309.76
02/03/2022	Portfolio Cash	PCASH	Investment	-37.66	61,272.10
02/03/2022	Portfolio Cash	PCASH	Redemption	7,113.66	68,385.76
02/03/2022	Tax Credits on Platform Brokerage	VEQ	Tax	1.14	68,386.90
02/03/2022	Brokerage	VEQ	Fees/Expenses	-7.54	68,379.36
02/03/2022	Vanguard FTSE Europe Shares Etf	VEQ	Investment	-6,864.69	61,514.67
02/03/2022	Tax Credits on Brokerage	VEQ	Tax	0.51	61,515.18
08/03/2022	Portfolio Cash	PCASH	Investment	-34,306.80	27,208.38
08/03/2022	Portfolio Cash	PCASH	Redemption	42,353.82	69,562.20
08/03/2022	Johnson & Johnson	JNJ	Income	147.57	69,709.77
08/03/2022	Portfolio Cash	PCASH	Investment	-147.57	69,562.20
08/03/2022	Metrics Master Income Trust	MXT	Income	98.06	69,660.26
08/03/2022	Portfolio Cash	PCASH	Investment	-98.06	69,562.20
08/03/2022	Tax Credits on Platform Brokerage	ESTX	Tax	7.11	69,569.31
08/03/2022	Brokerage	ESTX	Fees/Expenses	-46.99	69,522.32
08/03/2022	Global X Euro STOXX 50 ETF	ESTX	Investment	-42,822.72	26,699.60

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
08/03/2022	Tax Credits on Brokerage	ESTX	Tax	3.20	26,702.80
10/03/2022	Tax Credits on Platform Brokerage	HEUR	Tax	5.67	26,708.47
10/03/2022	Betashares Wt Europe ETF Units	HEUR	Redemption	33,914.86	60,623.33
10/03/2022	Tax Credits on Brokerage	HEUR	Tax	2.55	60,625.88
10/03/2022	Macquarie Capital Note 4	MQGPD	Income	49.64	60,675.52
10/03/2022	Portfolio Cash	PCASH	Investment	-49.64	60,625.88
10/03/2022	Microsoft Corp	MSFT	Income	112.49	60,738.37
10/03/2022	Portfolio Cash	PCASH	Investment	-112.49	60,625.88
11/03/2022	Portfolio Cash	PCASH	Redemption	1,780.90	62,406.78
11/03/2022	KKR Credit Income Fund	KKC	Income	107.96	62,514.74
11/03/2022	Portfolio Cash	PCASH	Investment	-107.96	62,406.78
11/03/2022	Baby Bunting Group Limited	BBN	Income	143.55	62,550.33
11/03/2022	Portfolio Cash	PCASH	Investment	-143.55	62,406.78
11/03/2022	Brokerage	EBND	Fees/Expenses	-1.95	62,404.83
11/03/2022	Tax Credits on Brokerage	EBND	Tax	0.13	62,404.96
11/03/2022	Vaneck Emerging Inc Opportunities Active ETF	EBND	Investment	-1,775.42	60,629.54
11/03/2022	Tax Credits on Platform Brokerage	EBND	Tax	0.29	60,629.83
14/03/2022	3M Company	MMM	Income	155.27	60,785.10
14/03/2022	Portfolio Cash	PCASH	Investment	-155.27	60,629.83
14/03/2022	Bapcor Limited	BAP	Income	160.00	60,789.83
14/03/2022	Portfolio Cash	PCASH	Investment	-160.00	60,629.83
15/03/2022	Amcors PLC	AMC	Income	284.25	60,914.08
15/03/2022	Portfolio Cash	PCASH	Investment	-284.25	60,629.83
15/03/2022	Macquarie Capital Note 3	MQGPC	Income	47.88	60,677.71
15/03/2022	Portfolio Cash	PCASH	Investment	-47.88	60,629.83
15/03/2022	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	BENPH	Income	18.66	60,648.49
15/03/2022	Portfolio Cash	PCASH	Investment	-18.66	60,629.83
15/03/2022	Commonwealth Bank Perls V Capital Notes	CBAPG	Income	32.86	60,662.69
15/03/2022	Portfolio Cash	PCASH	Investment	-32.86	60,629.83

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
15/03/2022	CBAPD Perp Exch Resale Sec.Perls VII	CBAPD	Income	52.36	60,682.19
15/03/2022	Portfolio Cash	PCASH	Investment	-52.36	60,629.83
16/03/2022	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	99.27	60,729.10
16/03/2022	Portfolio Cash	PCASH	Investment	-99.27	60,629.83
16/03/2022	Lendlease Group	LLC	Income	46.80	60,676.63
16/03/2022	Portfolio Cash	PCASH	Investment	-46.80	60,629.83
17/03/2022	NAB Capital Notes 5 Perp Convertible Preference Shares	NABPH	Income	57.93	60,687.76
17/03/2022	Portfolio Cash	PCASH	Investment	-57.93	60,629.83
17/03/2022	Resmed Inc	RMD	Income	28.04	60,657.87
17/03/2022	Portfolio Cash	PCASH	Investment	-28.04	60,629.83
18/03/2022	Appen Limited	APX	Income	22.57	60,652.40
18/03/2022	Portfolio Cash	PCASH	Investment	-22.57	60,629.83
18/03/2022	IGO Limited	IGO	Income	59.00	60,688.83
18/03/2022	Portfolio Cash	PCASH	Investment	-59.00	60,629.83
18/03/2022	Pinnacle Investment Management Group Limited	PNI	Income	194.95	60,824.78
18/03/2022	Portfolio Cash	PCASH	Investment	-194.95	60,629.83
18/03/2022	Westpac Capital Notes 6	WBCPI	Income	42.88	60,672.71
18/03/2022	Portfolio Cash	PCASH	Investment	-42.88	60,629.83
21/03/2022	Portfolio Cash	PCASH	Investment	-15,129.66	45,500.17
21/03/2022	Portfolio Cash	PCASH	Investment	-7,693.03	37,807.14
21/03/2022	ANZ Capital Notes 6	ANZPI	Income	56.69	37,863.83
21/03/2022	Portfolio Cash	PCASH	Investment	-56.69	37,807.14
21/03/2022	Macquarie Bank Capital Note 3	MBLPC	Income	44.16	37,851.30
21/03/2022	Portfolio Cash	PCASH	Investment	-44.16	37,807.14
22/03/2022	Westpac Capital Notes 5	WBCPH	Income	58.56	37,865.70
22/03/2022	Portfolio Cash	PCASH	Investment	-58.56	37,807.14
23/03/2022	Portfolio Cash	PCASH	Investment	-5,879.79	31,927.35
23/03/2022	Tax Credits on Brokerage	GEAR	Tax	1.13	31,928.48





**Cash Transaction Report**  
**Caspry Superannuation Fund**  
Adviser: David Jennings, Prosperum Wealth

Pearl Investment Service

Super Fund PIS27257

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
23/03/2022	Betashares Geared Equity AEF ETF Units	GEAR	Redemption	15,005.35	46,933.83
23/03/2022	Tax Credits on Platform Brokerage	GEAR	Tax	2.51	46,936.34
23/03/2022	Tax Credits on Platform Brokerage	GGUS	Tax	1.28	46,937.62
23/03/2022	Beta Geared US EQ Tmf Units	GGUS	Redemption	7,640.92	54,578.54
23/03/2022	Tax Credits on Brokerage	GGUS	Tax	0.58	54,579.12
23/03/2022	Smartgroup Corporation Ltd	SIQ	Income	314.58	54,893.70
23/03/2022	Portfolio Cash	PCASH	Investment	-314.58	54,579.12
23/03/2022	Sonic Healthcare Ltd	SHL	Income	138.80	54,717.92
23/03/2022	Portfolio Cash	PCASH	Investment	-138.80	54,579.12
23/03/2022	Woodside Petroleum Ltd	WPL	Income	1,783.12	56,362.24
23/03/2022	Portfolio Cash	PCASH	Investment	-1,783.12	54,579.12
24/03/2022	Tax Credits on Platform Brokerage	MXT	Tax	0.98	54,580.10
24/03/2022	Tax Credits on Brokerage	MXT	Tax	0.44	54,580.54
24/03/2022	Metrics Master Income Trust	MXT	Redemption	5,858.46	60,439.00
24/03/2022	Portfolio Cash	PCASH	Investment	-26,662.95	33,776.05
24/03/2022	Portfolio Cash	PCASH	Investment	-4,886.63	28,889.42
24/03/2022	Portfolio Cash	PCASH	Redemption	9,515.61	38,405.03
24/03/2022	ANZ Convertible Perpetual Capital Note	ANZPE	Income	142.53	38,547.56
24/03/2022	Portfolio Cash	PCASH	Investment	-142.53	38,405.03
24/03/2022	Santos Ltd	STO	Income	237.47	38,642.50
24/03/2022	Portfolio Cash	PCASH	Investment	-237.47	38,405.03
24/03/2022	Home Depot Inc	HD	Income	75.28	38,480.31
24/03/2022	Portfolio Cash	PCASH	Investment	-75.28	38,405.03
24/03/2022	ANZ Convertible Perpetual Capital Note	ANZPE	Redemption	12,500.00	50,905.03
24/03/2022	Tax Credits on Platform Brokerage	AGVT	Tax	1.59	50,906.62
24/03/2022	Brokerage	AGVT	Fees/Expenses	-10.47	50,896.15
24/03/2022	Betashares Australian Government Bond ETF	AGVT	Investment	-9,543.41	41,352.74
24/03/2022	Tax Credits on Brokerage	AGVT	Tax	0.71	41,353.45
25/03/2022	Pwr Holdings Limited	PWH	Income	55.82	41,409.27

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
25/03/2022	Portfolio Cash	PCASH	Investment	-55.82	41,353.45
25/03/2022	Origin Energy Ltd	ORG	Income	363.75	41,717.20
25/03/2022	Portfolio Cash	PCASH	Investment	-363.75	41,353.45
25/03/2022	Bank of America Corporation	BAC	Income	45.98	41,399.43
25/03/2022	Portfolio Cash	PCASH	Investment	-45.98	41,353.45
25/03/2022	Brokerage	ANZPJ	Fees/Expenses	-13.88	41,339.57
25/03/2022	Tax Credits on Brokerage	ANZPJ	Tax	0.95	41,340.52
25/03/2022	ANZ Capital Notes 7	ANZPJ	Investment	-12,623.75	28,716.77
28/03/2022	Tax Credits on Brokerage	ANZ	Tax	2.00	28,718.77
28/03/2022	ANZ Banking Group Ltd	ANZ	Redemption	26,539.68	55,258.45
28/03/2022	Tax Credits on Platform Brokerage	ANZ	Tax	4.43	55,262.88
28/03/2022	Tax Credits on Platform Brokerage	MXT	Tax	0.81	55,263.69
28/03/2022	Tax Credits on Brokerage	MXT	Tax	0.37	55,264.06
28/03/2022	Metrics Master Income Trust	MXT	Redemption	4,868.50	60,132.56
28/03/2022	BHP Group Limited	BHP	Income	2,463.38	62,595.94
28/03/2022	Portfolio Cash	PCASH	Investment	-2,463.38	60,132.56
29/03/2022	Portfolio Cash	PCASH	Redemption	6,855.78	66,988.34
29/03/2022	Portfolio Cash	PCASH	Redemption	20,326.39	87,314.73
29/03/2022	Brokerage	BBOZ	Fees/Expenses	-21.95	87,292.78
29/03/2022	Tax Credits on Platform Brokerage	BBOZ	Tax	3.32	87,296.10
29/03/2022	Beta Aust Str Bear Tmf Units	BBOZ	Investment	-20,000.57	67,295.53
29/03/2022	Tax Credits on Brokerage	BBOZ	Tax	1.50	67,297.03
29/03/2022	Tax Credits on Brokerage	BBUS	Tax	0.50	67,297.53
29/03/2022	Betashares US Strong Bear Hedged	BBUS	Investment	-6,673.67	60,623.86
29/03/2022	Brokerage	BBUS	Fees/Expenses	-7.33	60,616.53
29/03/2022	Tax Credits on Platform Brokerage	BBUS	Tax	1.11	60,617.64
30/03/2022	Portfolio Cash	PCASH	Redemption	2,620.68	63,238.32
30/03/2022	Portfolio Cash	PCASH	Redemption	7,401.29	70,639.61
30/03/2022	Aurizon Holdings Limited	AZJ	Income	370.65	71,010.26

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
30/03/2022	Portfolio Cash	PCASH	Investment	-370.65	70,639.61
30/03/2022	Commonwealth Bank of Aust Ltd	CBA	Income	775.25	71,414.86
30/03/2022	Portfolio Cash	PCASH	Investment	-775.25	70,639.61
30/03/2022	Worleyparsons Limited	WOR	Income	174.25	70,813.86
30/03/2022	Portfolio Cash	PCASH	Investment	-174.25	70,639.61
30/03/2022	Tax Credits on Brokerage	BBOZ	Tax	0.55	70,640.16
30/03/2022	Brokerage	BBOZ	Fees/Expenses	-8.01	70,632.15
30/03/2022	Beta Aust Str Bear Tmf Units	BBOZ	Investment	-7,293.86	63,338.29
30/03/2022	Tax Credits on Platform Brokerage	BBOZ	Tax	1.21	63,339.50
30/03/2022	Tax Credits on Platform Brokerage	BBUS	Tax	0.42	63,339.92
30/03/2022	Brokerage	BBUS	Fees/Expenses	-2.78	63,337.14
30/03/2022	Betashares US Strong Bear Hedged	BBUS	Investment	-2,538.94	60,798.20
30/03/2022	Tax Credits on Brokerage	BBUS	Tax	0.19	60,798.39
31/03/2022	Ramsay Health Care Ltd	RHC	Income	137.25	60,935.64
31/03/2022	Portfolio Cash	PCASH	Investment	-137.25	60,798.39
31/03/2022	Newcrest Mining Ltd	NCM	Income	99.30	60,897.69
31/03/2022	Portfolio Cash	PCASH	Investment	-99.30	60,798.39
31/03/2022	Atlas Arteria	ALX	Income	353.42	61,151.81
31/03/2022	Portfolio Cash	PCASH	Investment	-353.42	60,798.39
31/03/2022	Tax Credits on Administration Fee	FIDCASH	Tax	9.40	60,807.79
31/03/2022	Administration Fee	FIDCASH	Fees/Expenses	-137.81	60,669.98
31/03/2022	Tax Credits on Administration Fee	FIDCASH	Tax	7.72	60,677.70
31/03/2022	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-113.27	60,564.43
31/03/2022	Tax Credits on Custody Fee	FIDCASH	Tax	6.59	60,571.02
31/03/2022	Custody	FIDCASH	Fees/Expenses	-96.63	60,474.39
31/03/2022	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	3.74	60,478.13
31/03/2022	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-54.85	60,423.28

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**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
31/03/2022	Managed portfolio fee - RITC	PCASH	Tax	89.78	60,513.06
31/03/2022	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,316.71	59,196.35
31/03/2022	Portfolio Cash	PCASH	Redemption	1,226.93	60,423.28
31/03/2022	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	60,424.19
31/03/2022	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	60,410.78
31/03/2022	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	60,411.69
31/03/2022	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	60,398.28
31/03/2022	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	60,435.23
31/03/2022	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	59,893.23
06/04/2022	PSC Insurance Limited	PSI	Income	100.30	59,993.53
06/04/2022	Portfolio Cash	PCASH	Investment	-100.30	59,893.23
06/04/2022	CSL Limited	CSL	Income	307.34	60,200.57
06/04/2022	Portfolio Cash	PCASH	Investment	-307.34	59,893.23
07/04/2022	Portfolio Cash	PCASH	Redemption	4,413.02	64,306.25
07/04/2022	NRW Holdings Limited	NWH	Income	216.04	64,522.29
07/04/2022	Portfolio Cash	PCASH	Investment	-216.04	64,306.25
07/04/2022	NAB Capital Notes 2	NABPD	Income	28.57	64,334.82
07/04/2022	Portfolio Cash	PCASH	Investment	-28.57	64,306.25
07/04/2022	Tax Credits on Platform Brokerage	JHX	Tax	0.70	64,306.95
07/04/2022	Brokerage	JHX	Fees/Expenses	-4.63	64,302.32
07/04/2022	James Hardie Industries Plc	JHX	Investment	-4,221.67	60,080.65
07/04/2022	Tax Credits on Brokerage	JHX	Tax	0.32	60,080.97
08/04/2022	Metrics Master Income Trust	MXT	Income	67.39	60,148.36
08/04/2022	Portfolio Cash	PCASH	Investment	-67.39	60,080.97
12/04/2022	Portfolio Cash	PCASH	Redemption	6,339.50	66,420.47
12/04/2022	Tax Credits on Platform Brokerage	ALL	Tax	1.03	66,421.50
12/04/2022	Brokerage	ALL	Fees/Expenses	-6.83	66,414.67
12/04/2022	Aristocrat Leisure Ltd	ALL	Investment	-6,223.96	60,190.71
12/04/2022	Tax Credits on Brokerage	ALL	Tax	0.47	60,191.18

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
13/04/2022	Portfolio Cash	PCASH	Redemption	2,168.89	62,360.07
13/04/2022	KKR Credit Income Fund	KKC	Income	107.96	62,468.03
13/04/2022	Portfolio Cash	PCASH	Investment	-107.96	62,360.07
13/04/2022	Woolworths Group Limited	WOW	Income	248.04	62,608.11
13/04/2022	Portfolio Cash	PCASH	Investment	-248.04	62,360.07
13/04/2022	Tax Credits on Brokerage	AGVT	Tax	0.16	62,360.23
13/04/2022	Brokerage	AGVT	Fees/Expenses	-2.35	62,357.88
13/04/2022	Betashares Australian Government Bond ETF	AGVT	Investment	-2,141.22	60,216.66
13/04/2022	Tax Credits on Platform Brokerage	AGVT	Tax	0.36	60,217.02
20/04/2022	Betashares Australian Government Bond ETF	AGVT	Income	13.94	60,230.96
20/04/2022	Portfolio Cash	PCASH	Investment	-13.94	60,217.02
20/04/2022	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	107.28	60,324.30
20/04/2022	Portfolio Cash	PCASH	Investment	-107.28	60,217.02
20/04/2022	Vanguard FTSE Europe Shares Etf	VEQ	Income	44.91	60,261.93
20/04/2022	Portfolio Cash	PCASH	Investment	-44.91	60,217.02
20/04/2022	RHCPA Conv Adj Rate Equity Securities	RHCPA	Income	125.99	60,343.01
20/04/2022	Portfolio Cash	PCASH	Investment	-125.99	60,217.02
21/04/2022	Portfolio Cash	PCASH	Redemption	15,690.49	75,907.51
21/04/2022	Cochlear Ltd	COH	Income	128.65	76,036.16
21/04/2022	Portfolio Cash	PCASH	Investment	-128.65	75,907.51
21/04/2022	Rio Tinto Ltd	RIO	Income	1,027.40	76,934.91
21/04/2022	Portfolio Cash	PCASH	Investment	-1,027.40	75,907.51
21/04/2022	Austal Limited	ASB	Income	187.60	76,095.11
21/04/2022	Portfolio Cash	PCASH	Investment	-187.60	75,907.51
21/04/2022	Tax Credits on Platform Brokerage	BBOZ	Tax	2.59	75,910.10
21/04/2022	Brokerage	BBOZ	Fees/Expenses	-17.12	75,892.98
21/04/2022	Beta Aust Str Bear Tmf Units	BBOZ	Investment	-15,595.11	60,297.87
21/04/2022	Tax Credits on Brokerage	BBOZ	Tax	1.17	60,299.04
26/04/2022	Portfolio Cash	PCASH	Investment	-10,219.55	50,079.49

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
27/04/2022	Portfolio Cash	PCASH	Investment	-21,523.43	28,556.06
28/04/2022	Betashares US Strong Bear Hedged	BBUS	Redemption	10,613.56	39,169.62
28/04/2022	Tax Credits on Brokerage	BBUS	Tax	0.80	39,170.42
28/04/2022	Tax Credits on Platform Brokerage	BBUS	Tax	1.77	39,172.19
29/04/2022	Tax Credits on Platform Brokerage	BBOZ	Tax	3.64	39,175.83
29/04/2022	Beta Aust Str Bear Tmf Units	BBOZ	Redemption	21,796.29	60,972.12
29/04/2022	Tax Credits on Brokerage	BBOZ	Tax	1.64	60,973.76
30/04/2022	Tax Credits on Administration Fee	FIDCASH	Tax	9.45	60,983.21
30/04/2022	Administration Fee	FIDCASH	Fees/Expenses	-138.58	60,844.63
30/04/2022	Tax Credits on Administration Fee	FIDCASH	Tax	7.78	60,852.41
30/04/2022	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-114.05	60,738.36
30/04/2022	Tax Credits on Custody Fee	FIDCASH	Tax	6.74	60,745.10
30/04/2022	Custody	FIDCASH	Fees/Expenses	-98.78	60,646.32
30/04/2022	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	3.70	60,650.02
30/04/2022	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-54.28	60,595.74
30/04/2022	Managed portfolio fee - RITC	PCASH	Tax	91.60	60,687.34
30/04/2022	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,343.42	59,343.92
30/04/2022	Portfolio Cash	PCASH	Redemption	1,251.82	60,595.74
30/04/2022	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	60,596.65
30/04/2022	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	60,583.24
30/04/2022	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	60,584.15
30/04/2022	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	60,570.74
30/04/2022	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	60,607.69
30/04/2022	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	60,065.69
02/05/2022	JPMorgan Chase & Co	JPM	Income	133.64	60,199.33
02/05/2022	Portfolio Cash	PCASH	Investment	-133.64	60,065.69
06/05/2022	Portfolio Cash	PCASH	Redemption	4,008.23	64,073.92



**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
06/05/2022	Seven Group Holdings Limited	SVW	Income	129.72	64,203.64
06/05/2022	Portfolio Cash	PCASH	Investment	-129.72	64,073.92
06/05/2022	Tax Credits on Platform Brokerage	AGVT	Tax	0.66	64,074.58
06/05/2022	Brokerage	AGVT	Fees/Expenses	-4.33	64,070.25
06/05/2022	Tax Credits on Brokerage	AGVT	Tax	0.30	64,070.55
06/05/2022	Betashares Australian Government Bond ETF	AGVT	Investment	-3,954.60	60,115.95
09/05/2022	Portfolio Cash	PCASH	Investment	-30,045.47	30,070.48
09/05/2022	Metrics Master Income Trust	MXT	Income	67.39	30,137.87
09/05/2022	Portfolio Cash	PCASH	Investment	-67.39	30,070.48
10/05/2022	Portfolio Cash	PCASH	Investment	-25,486.64	4,583.84
10/05/2022	American Express Co	AXP	Income	46.75	4,630.59
10/05/2022	Portfolio Cash	PCASH	Investment	-46.75	4,583.84
11/05/2022	Tax Credits on Platform Brokerage	AMC	Tax	5.06	4,588.90
11/05/2022	Ancor PLC	AMC	Redemption	30,292.08	34,880.98
11/05/2022	Tax Credits on Brokerage	AMC	Tax	2.28	34,883.26
12/05/2022	Tax Credits on Brokerage	BBOZ	Tax	1.96	34,885.22
12/05/2022	Beta Aust Str Bear Tmf Units	BBOZ	Redemption	26,085.20	60,970.42
12/05/2022	Tax Credits on Platform Brokerage	BBOZ	Tax	4.36	60,974.78
12/05/2022	KKR Credit Income Fund	KKC	Income	107.96	61,082.74
12/05/2022	Portfolio Cash	PCASH	Investment	-107.96	60,974.78
12/05/2022	Apple Inc	AAPL	Income	39.18	61,013.96
12/05/2022	Portfolio Cash	PCASH	Investment	-39.18	60,974.78
13/05/2022	Costco Wholesale Corp	COST	Income	39.84	61,014.62
13/05/2022	Portfolio Cash	PCASH	Investment	-39.84	60,974.78
16/05/2022	Bank Of Queensland Limited Capital Note	BOQPE	Income	11.89	60,986.67
16/05/2022	Portfolio Cash	PCASH	Investment	-11.89	60,974.78
17/05/2022	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	107.28	61,082.06
17/05/2022	Portfolio Cash	PCASH	Investment	-107.28	60,974.78
17/05/2022	Betashares Australian Government Bond ETF	AGVT	Income	16.33	60,991.11

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**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
17/05/2022	Portfolio Cash	PCASH	Investment	-16.33	60,974.78
19/05/2022	Portfolio Cash	PCASH	Redemption	6,807.56	67,782.34
19/05/2022	Portfolio Cash	PCASH	Redemption	18,835.84	86,618.18
19/05/2022	Tax Credits on Platform Brokerage	BHP	Tax	3.06	86,621.24
19/05/2022	Brokerage	BHP	Fees/Expenses	-20.25	86,600.99
19/05/2022	Tax Credits on Brokerage	BHP	Tax	1.38	86,602.37
19/05/2022	BHP Group Limited	BHP	Investment	-18,452.20	68,150.17
19/05/2022	Tax Credits on Brokerage	GGUS	Tax	0.45	68,150.62
19/05/2022	Brokerage	GGUS	Fees/Expenses	-6.62	68,144.00
19/05/2022	Beta Geared US EQ Tmf Units	GGUS	Investment	-6,031.82	62,112.18
19/05/2022	Tax Credits on Platform Brokerage	GGUS	Tax	1.00	62,113.18
23/05/2022	Challenger - Capital Notes.	CGFPB	Income	15.40	62,128.58
23/05/2022	Portfolio Cash	PCASH	Investment	-15.40	62,113.18
25/05/2022	Portfolio Cash	PCASH	Redemption	4,549.35	66,662.53
25/05/2022	Tax Credits on Brokerage	GGUS	Tax	0.35	66,662.88
25/05/2022	Brokerage	GGUS	Fees/Expenses	-5.07	66,657.81
25/05/2022	Beta Geared US EQ Tmf Units	GGUS	Investment	-4,622.87	62,034.94
25/05/2022	Tax Credits on Platform Brokerage	GGUS	Tax	0.77	62,035.71
25/05/2022	BHP Group Limited	BHP	Income	8,289.92	70,325.63
25/05/2022	Portfolio Cash	PCASH	Investment	-8,289.92	62,035.71
31/05/2022	Janus Henderson CDI	JHG	Income	117.97	62,153.68
31/05/2022	Portfolio Cash	PCASH	Investment	-117.97	62,035.71
31/05/2022	Tax Credits on Administration Fee	FIDCASH	Tax	9.39	62,045.10
31/05/2022	Administration Fee	FIDCASH	Fees/Expenses	-137.65	61,907.45
31/05/2022	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-113.12	61,794.33
31/05/2022	Tax Credits on Administration Fee	FIDCASH	Tax	7.71	61,802.04
31/05/2022	Tax Credits on Custody Fee	FIDCASH	Tax	6.57	61,808.61
31/05/2022	Custody	FIDCASH	Fees/Expenses	-96.29	61,712.32
31/05/2022	Tax Credits on International Securities Fee - International Shares (in	FIDCASH	Tax	3.44	61,715.76

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
	Portfolios & Not in Portfolios)				
31/05/2022	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-50.41	61,665.35
31/05/2022	Managed portfolio fee - RITC	PCASH	Tax	89.24	61,754.59
31/05/2022	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,308.89	60,445.70
31/05/2022	Portfolio Cash	PCASH	Redemption	1,219.65	61,665.35
31/05/2022	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	61,666.26
31/05/2022	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	61,652.85
31/05/2022	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	61,653.76
31/05/2022	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	61,640.35
31/05/2022	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	61,677.30
31/05/2022	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	61,135.30
01/06/2022	Wells Fargo and Company	WFC	Income	38.12	61,173.42
01/06/2022	Portfolio Cash	PCASH	Investment	-38.12	61,135.30
01/06/2022	Intel Corp	INTC	Income	144.03	61,279.33
01/06/2022	Portfolio Cash	PCASH	Investment	-144.03	61,135.30
01/06/2022	Woodside Energy Group Ltd	WDS	Investment	-8,289.92	52,845.38
03/06/2022	Portfolio Cash	PCASH	Redemption	1,179.89	54,025.27
03/06/2022	Tax Credits on Brokerage	KKC	Tax	0.09	54,025.36
03/06/2022	Brokerage	KKC	Fees/Expenses	-1.31	54,024.05
03/06/2022	Tax Credits on Platform Brokerage	KKC	Tax	0.20	54,024.25
03/06/2022	KKR Credit Income Fund	KKC	Investment	-1,192.21	52,832.04
07/06/2022	Portfolio Cash	PCASH	Redemption	8,289.92	61,121.96
08/06/2022	Johnson & Johnson	JNJ	Income	160.08	61,282.04
08/06/2022	Portfolio Cash	PCASH	Investment	-160.08	61,121.96
08/06/2022	Metrics Master Income Trust	MXT	Income	80.49	61,202.45
08/06/2022	Portfolio Cash	PCASH	Investment	-80.49	61,121.96
09/06/2022	Microsoft Corp	MSFT	Income	107.76	61,229.72
09/06/2022	Portfolio Cash	PCASH	Investment	-107.76	61,121.96

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
10/06/2022	Portfolio Cash	PCASH	Redemption	13,752.04	74,874.00
10/06/2022	Macquarie Capital Note 4	MQGPD	Income	51.75	74,925.75
10/06/2022	Portfolio Cash	PCASH	Investment	-51.75	74,874.00
10/06/2022	Brokerage	GEAR	Fees/Expenses	-14.82	74,859.18
10/06/2022	Betashares Geared Equity AEF ETF Units	GEAR	Investment	-13,507.79	61,351.39
10/06/2022	Tax Credits on Brokerage	GEAR	Tax	1.01	61,352.40
10/06/2022	Tax Credits on Platform Brokerage	GEAR	Tax	2.24	61,354.64
14/06/2022	Portfolio Cash	PCASH	Redemption	4,842.78	66,197.42
14/06/2022	Portfolio Cash	PCASH	Redemption	14,145.37	80,342.79
14/06/2022	3M Company	MMM	Income	54.63	80,397.42
14/06/2022	Portfolio Cash	PCASH	Investment	-54.63	80,342.79
14/06/2022	KKR Credit Income Fund	KKC	Income	107.96	80,450.75
14/06/2022	Portfolio Cash	PCASH	Investment	-107.96	80,342.79
14/06/2022	Tax Credits on Platform Brokerage	GEAR	Tax	2.11	80,344.90
14/06/2022	Tax Credits on Brokerage	GEAR	Tax	0.95	80,345.85
14/06/2022	Betashares Geared Equity AEF ETF Units	GEAR	Investment	-12,699.52	67,646.33
14/06/2022	Brokerage	GEAR	Fees/Expenses	-13.94	67,632.39
14/06/2022	Tax Credits on Brokerage	GGUS	Tax	0.30	67,632.69
14/06/2022	Brokerage	GGUS	Fees/Expenses	-4.40	67,628.29
14/06/2022	Beta Geared US EQ Tmf Units	GGUS	Investment	-4,011.99	63,616.30
14/06/2022	Tax Credits on Platform Brokerage	GGUS	Tax	0.67	63,616.97
15/06/2022	Portfolio Cash	PCASH	Investment	-7,336.50	56,280.47
15/06/2022	Portfolio Cash	PCASH	Redemption	8,943.30	65,223.77
15/06/2022	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	BENPH	Income	19.53	65,243.30
15/06/2022	Portfolio Cash	PCASH	Investment	-19.53	65,223.77
15/06/2022	Commonwealth Bank Perls V Capital Notes	CBAPG	Income	34.49	65,258.26
15/06/2022	Portfolio Cash	PCASH	Investment	-34.49	65,223.77
15/06/2022	Macquarie Capital Note 3	MQGPC	Income	50.05	65,273.82
15/06/2022	Portfolio Cash	PCASH	Investment	-50.05	65,223.77

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**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
15/06/2022	CBAPD Perp Exch Resale Sec.Perls VII	CBAPD	Income	55.25	65,279.02
15/06/2022	Portfolio Cash	PCASH	Investment	-55.25	65,223.77
15/06/2022	Tax Credits on Brokerage	AGVT	Tax	0.67	65,224.44
15/06/2022	Brokerage	AGVT	Fees/Expenses	-9.76	65,214.68
15/06/2022	Betashares Australian Government Bond ETF	AGVT	Investment	-8,888.26	56,326.42
15/06/2022	Tax Credits on Platform Brokerage	AGVT	Tax	1.48	56,327.90
16/06/2022	Resmed Inc	RMD	Income	29.31	56,357.21
16/06/2022	Portfolio Cash	PCASH	Investment	-29.31	56,327.90
16/06/2022	Home Depot Inc	HD	Income	80.32	56,408.22
16/06/2022	Portfolio Cash	PCASH	Investment	-80.32	56,327.90
17/06/2022	Betashares Australian Government Bond ETF	AGVT	Income	24.03	56,351.93
17/06/2022	Portfolio Cash	PCASH	Investment	-24.03	56,327.90
17/06/2022	NAB Capital Notes 5 Perp Convertible Preference Shares	NABPH	Income	60.69	56,388.59
17/06/2022	Portfolio Cash	PCASH	Investment	-60.69	56,327.90
17/06/2022	Vaneck Emerging Inc Opportunities Active ETF	EBND	Income	107.28	56,435.18
17/06/2022	Portfolio Cash	PCASH	Investment	-107.28	56,327.90
20/06/2022	ANZ Capital Notes 7	ANZPJ	Income	61.07	56,388.97
20/06/2022	Portfolio Cash	PCASH	Investment	-61.07	56,327.90
20/06/2022	Westpac Capital Notes 6	WBCPI	Income	45.18	56,373.08
20/06/2022	Portfolio Cash	PCASH	Investment	-45.18	56,327.90
20/06/2022	ANZ Capital Notes 6	ANZPI	Income	58.83	56,386.73
20/06/2022	Portfolio Cash	PCASH	Investment	-58.83	56,327.90
21/06/2022	Portfolio Cash	PCASH	Redemption	3,937.55	60,265.45
21/06/2022	Macquarie Bank Capital Note 3	MBLPC	Income	46.20	60,311.65
21/06/2022	Portfolio Cash	PCASH	Investment	-46.20	60,265.45
21/06/2022	Tax Credits on Platform Brokerage	GEAR	Tax	0.66	60,266.11
21/06/2022	Brokerage	GEAR	Fees/Expenses	-4.37	60,261.74
21/06/2022	Tax Credits on Brokerage	GEAR	Tax	0.30	60,262.04
21/06/2022	Betashares Geared Equity AEF ETF Units	GEAR	Investment	-3,976.48	56,285.56

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Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
22/06/2022	Portfolio Cash	PCASH	Redemption	9,896.26	66,181.82
22/06/2022	Westpac Capital Notes 5	WBCPH	Income	62.29	66,244.11
22/06/2022	Portfolio Cash	PCASH	Investment	-62.29	66,181.82
22/06/2022	Tax Credits on Platform Brokerage	SIQ	Tax	0.23	66,182.05
22/06/2022	Brokerage	SIQ	Fees/Expenses	-1.50	66,180.55
22/06/2022	Tax Credits on Brokerage	SIQ	Tax	0.10	66,180.65
22/06/2022	Smartgroup Corporation Ltd	SIQ	Investment	-1,366.61	64,814.04
22/06/2022	Tax Credits on Brokerage	NWH	Tax	0.05	64,814.09
22/06/2022	NRW Holdings Limited	NWH	Investment	-726.99	64,087.10
22/06/2022	Brokerage	NWH	Fees/Expenses	-0.80	64,086.30
22/06/2022	Tax Credits on Platform Brokerage	NWH	Tax	0.12	64,086.42
22/06/2022	Tax Credits on Brokerage	DGL	Tax	0.62	64,087.04
22/06/2022	Brokerage	DGL	Fees/Expenses	-9.15	64,077.89
22/06/2022	DGL Group Limited	DGL	Investment	-8,344.65	55,733.24
22/06/2022	Tax Credits on Platform Brokerage	DGL	Tax	1.39	55,734.63
24/06/2022	Bank of America Corporation	BAC	Income	50.07	55,784.70
24/06/2022	Portfolio Cash	PCASH	Investment	-50.07	55,734.63
30/06/2022	Interest	FIDCASH	Income	47.14	55,781.77
30/06/2022	Tax Credits on Administration Fee	FIDCASH	Tax	9.31	55,791.08
30/06/2022	Administration Fee	FIDCASH	Fees/Expenses	-136.60	55,654.48
30/06/2022	Tax Credits on Administration Fee	FIDCASH	Tax	7.64	55,662.12
30/06/2022	Administration Fee Promoter portion	FIDCASH	Fees/Expenses	-112.06	55,550.06
30/06/2022	Tax Credits on Custody Fee	FIDCASH	Tax	6.41	55,556.47
30/06/2022	Custody	FIDCASH	Fees/Expenses	-93.97	55,462.50
30/06/2022	Tax Credits on International Securities Fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Tax	3.31	55,465.81
30/06/2022	International Listed Securities fee - International Shares (in Portfolios & Not in Portfolios)	FIDCASH	Fees/Expenses	-48.54	55,417.27
30/06/2022	Managed portfolio fee - RITC	PCASH	Tax	87.07	55,504.34



**Pearl Investment Service**

**Super Fund PIS27257**

Effective Date	Transaction Description	Investment Code	Type	Value \$	Balance \$
30/06/2022	Managed Portfolio Fee	PCASH	Fees/Expenses	-1,276.97	54,227.37
30/06/2022	Portfolio Cash	PCASH	Redemption	1,189.90	55,417.27
30/06/2022	Tax Credits on Account Fee - Promoter	FIDCASH	Tax	0.91	55,418.18
30/06/2022	Account fee Promoter portion	FIDCASH	Fees/Expenses	-13.41	55,404.77
30/06/2022	Tax Credits on Pearl Super Account Fee	FIDCASH	Tax	0.91	55,405.68
30/06/2022	Account fee Operator portion	FIDCASH	Fees/Expenses	-13.41	55,392.27
30/06/2022	Tax Credits on Portfolio Review Fee	FIDCASH	Tax	36.95	55,429.22
30/06/2022	Portfolio Review	FIDCASH	Portfolio Review Fee	-542.00	54,887.22
30/06/2022	Closing Balance				54,887.22



**Report Date 10/10/2022**

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Contact Numbers  
Financial Planner: (03) 9595 3855  
Client Services: 1800 653 263

Account name: Caspry Superannuation Fund  
Account No: PIS27257  
Type: Investment

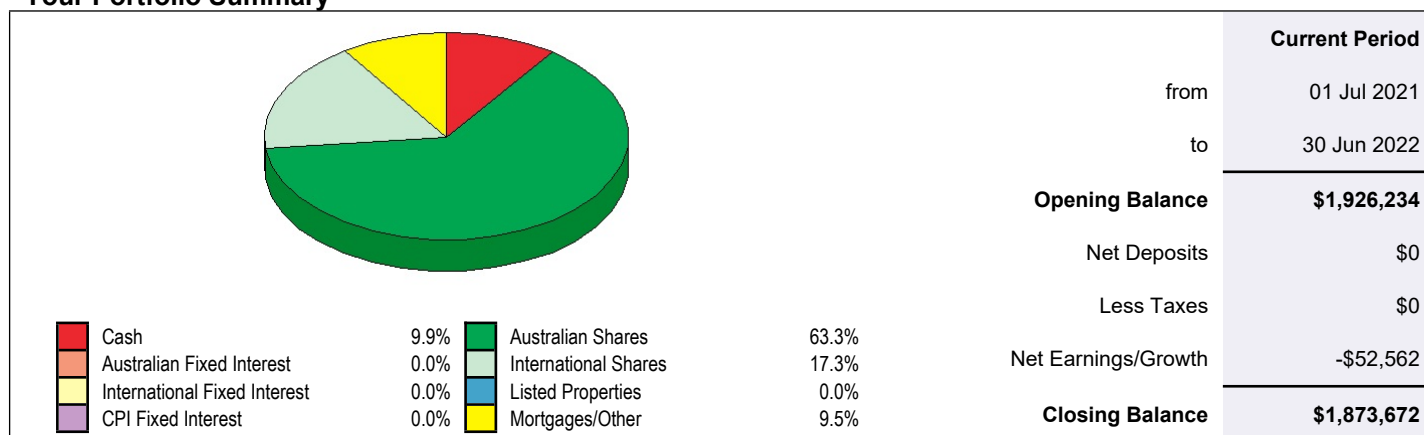
Caspry Superannuation Fund  
5 New Street  
KEW VIC 3101

Dear Dr & Mrs Pryor

### Annual Statement – 30 June 2022

We are pleased to provide you with your Annual Statement to 30 June 2022. Below is a short description of key economic and market events which may have influenced your investment performance over the period. Should you have any questions in regard to your statement, please contact your Financial Planner or alternatively call us on our Client Services number above.

#### Your Portfolio Summary



#### KEY ECONOMIC & MARKET EVENTS FOR THIS PERIOD

<b>World</b>	The global economy has slowed this year due to the combined effects of excessive policy stimulus over the previous two years, which has led to rising inflation, the Russian invasion of Ukraine and Chinese lockdowns to contain the spread of new variants of the Covid-19 coronavirus. The International Monetary Fund (IMF) has lowered its global growth forecasts to 3.6% for this year and 3.6% for 2023.	<b>Intl Eq</b>	Global equities markets followed heavy falls after the onset of the pandemic with a strong upwards trend from late March 2020 due to huge monetary and fiscal stimulus programs. Over the first half of this year, however, share markets have been affected by fears of rising inflation in some of the major economies and by the crisis in Ukraine. In broad terms though, most share markets still appear more attractive than bonds or cash.
<b>US</b>	The US economy was hit hard from early in 2020 by the emergence of the coronavirus pandemic and by government efforts to restrain its spread. Although the economy subsequently bounced back, fiscal stimulus in particular may have been overdone last year. As a result, and also due to cutbacks in oil and gas production, inflation is now rising too quickly and is leading to significant interest rate rises.	<b>US Eq</b>	The broad US market (S&P500 index) ended the first half of 2022 down by over 20% (a 'bear' market). This followed a strong 27% rise in 2021. This downwards shift reflected both tighter monetary policy in response to rising inflation and negative investor sentiment following the Russian invasion of Ukraine.
<b>Europe</b>	European countries have been slow to recover from pandemic-induced lockdowns and are now being affected by rising commodity prices, partly caused by the Russian invasion of Ukraine. The Euro region as a whole is forecast by the IMF to grow by 2.8% this year and the UK by 3.7%.	<b>Aust Eq</b>	The Australian share market declined by 12% over the first half of 2022. This followed a solid 17% lift in 2021. This year's weaker market reflects investor concerns about rising inflation and the potential for significantly tighter monetary policy. While valuation metrics for the broad market have improved, volatility could remain high over coming months.
<b>Asia</b>	Japan experienced severe recession in early 2020, before beginning to expand again. In 2022, the country is forecast by the IMF to grow by 2.4%. China, the original source of the pandemic, began to recover earlier than other economies and grew by over 2% in 2020 and 8% in 2021 but is forecast to record lower growth this year. India is forecast to grow strongly this year but growth could be slowed by high oil prices.	<b>Bonds</b>	Bond markets in the major economies have looked expensive for some time, with bond yields (interest rates) reaching historic lows in 2020. Yields were driven down by central banks trying to sustain economic activity. This year, most sovereign bond yields have moved higher, although a weakening growth outlook could temper this trend.
<b>Aust</b>	Australia has also been severely affected by the pandemic and experienced a severe recession in early 2020. In 2021, recovery was slowed by the outbreak of new virus variants, which led to lockdowns being imposed by some states. This year, inflation has moved higher, leading to rising interest rates and a potential slowdown.	<b>Cash</b>	Cash returns for domestic investors continue to remain historically low. Domestic interest rates have begun to rise in line with the Reserve Bank's raising of official rates. In most economies rates have begun to move up to counter inflation.

Please Note: We have made every effort to ensure that the information in this statement is accurate and complete, but give no warranty. Except to the extent that it cannot be excluded by law, we accept no liability in relation to any errors or omissions in this statement.

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**Your Current Investment Earnings & Valuation**

Asset Description	Opening Value	Earnings & Growth		Current Valuation				
		Income Received	Capital Growth	Units	Unit Price	Date	Value \$	%
<b>Cash Account</b>								
Cash Holding Account	25,394.99	47.14	0.00	0.0000	1.0000	30 Jun 2022	54,887.22	2.9%
<b>Total: Cash Account</b>	<b>25,394.99</b>	<b>47.14</b>	<b>0.00</b>				<b>54,887.22</b>	<b>2.9%</b>
<b>Pearl Multi-Asset Growth</b>								
3M Company	18,230.49	483.64	-5,263.16	30.0000	187.4421	30 Jun 2022	5,623.26	0.3%
Adore Beauty Group Limited	8,050.68	0.00	-6,316.77	2,120.0000	1.0500	30 Jun 2022	2,226.00	0.1%
Afterpay Limited	8,508.24	0.00	734.27	0.0000	66.4700	02 Feb 2022	0.00	0.0%
Alphabet Inc - Class A Common Stock	19,487.52	0.00	225.38	5.0000	3,156.5180	30 Jun 2022	15,782.59	0.8%
Amazon com	54,910.80	0.00	-19,317.87	260.0000	153.8384	30 Jun 2022	39,997.98	2.1%
Ancor PLC	22,135.19	787.38	4,538.76	0.0000	18.0400	30 Jun 2022	0.00	0.0%
American Express Co	18,021.96	163.84	-1,335.12	76.0000	200.7822	30 Jun 2022	15,259.45	0.8%
ANZ Banking Group Ltd	28,487.80	1,403.20	-647.78	0.0000	22.0300	30 Jun 2022	0.00	0.0%
ANZ Capital Notes	12,914.19	110.59	70.18	0.0000	100.2200	30 Jun 2022	0.00	0.0%
ANZ Capital Notes 6	0.00	226.62	-165.47	106.0000	98.7600	30 Jun 2022	10,468.56	0.6%
ANZ Capital Notes 7	0.00	61.07	-662.93	125.0000	95.7900	30 Jun 2022	11,973.75	0.6%
ANZ Convertible Perpetual Capital Note	15,330.00	318.67	-313.56	0.0000	101.0000	30 Jun 2022	0.00	0.0%
Appen Limited	5,276.80	40.03	-3,155.67	409.0000	5.6100	30 Jun 2022	2,294.49	0.1%
Apple Inc	31,517.14	167.21	3,792.51	139.0000	198.0301	30 Jun 2022	27,526.18	1.5%
Aristocrat Leisure Ltd	30,766.26	307.30	-6,323.92	960.0000	34.3800	30 Jun 2022	33,004.80	1.8%
Aristocrat Leisure Ltd Rights	0.00	0.00	0.00	0.0000	5.5600	03 May 2022	0.00	0.0%
Atlas Arteria	10,561.46	597.08	2,941.58	1,724.0000	8.0600	30 Jun 2022	13,895.44	0.7%
Audinate Group Limited	0.00	0.00	-489.49	1,476.0000	7.5400	30 Jun 2022	11,129.04	0.6%
Aurizon Holdings Limited	13,098.12	877.67	286.70	3,530.0000	3.8000	30 Jun 2022	13,414.00	0.7%
Austral Limited	5,578.05	296.44	-835.70	4,690.0000	1.8000	30 Jun 2022	8,442.00	0.5%
Australian Dairy Nutritionals Group	1,746.11	0.00	962.68	27,417.0000	0.0770	30 Jun 2022	2,111.11	0.1%
Baby Bunting Group Limited	13,212.62	338.68	-3,338.21	2,175.0000	4.0800	30 Jun 2022	8,874.00	0.5%
Bank of America Corporation	12,613.20	199.87	-1,772.17	194.0000	45.0898	30 Jun 2022	8,747.42	0.5%
Bank Of Queensland Limited Capital Note	2,620.00	52.29	-78.20	18.0000	101.0000	30 Jun 2022	1,818.00	0.1%
Bapcor Limited	10,888.50	300.91	-4,536.99	3,386.0000	6.0800	30 Jun 2022	20,586.88	1.1%
Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	2,637.50	73.68	-154.09	28.0000	99.9600	30 Jun 2022	2,798.88	0.1%
Berkshire Hathaway	30,312.94	0.00	2,807.54	77.0000	395.4519	30 Jun 2022	30,449.80	1.6%
Beta Aust Str Bear Tmf Units	36,467.55	0.00	4,451.76	0.0000	4.9400	30 Jun 2022	0.00	0.0%
Beta Geared US EQ Tmf Units	0.00	0.00	-543.56	613.0000	22.0500	30 Jun 2022	13,516.65	0.7%
Betashares Australian Government Bond ETF	0.00	54.30	-750.67	565.0000	42.1200	30 Jun 2022	23,797.80	1.3%
Betashares Ftse 100 ETF	32,830.00	1,119.34	304.05	2,700.0000	9.8200	30 Jun 2022	26,514.00	1.4%
Betashares Geared Equity AEF ETF Units	0.00	0.00	2,424.43	1,315.0000	21.4700	30 Jun 2022	28,233.05	1.5%
Betashares NASDAQ 100 ETF	0.00	0.00	773.23	0.0000	26.7100	30 Jun 2022	0.00	0.0%
Betashares US Strong Bear Hedged	0.00	0.00	1,395.63	0.0000	12.8100	30 Jun 2022	0.00	0.0%
Betashares Wt Europe ETF Units	39,004.00	1,922.47	-8,327.69	0.0000	11.2800	30 Jun 2022	0.00	0.0%
Betashares Wt Japan ETF Units	46,511.28	2,738.76	-6,379.31	3,386.0000	14.4800	30 Jun 2022	49,029.28	2.6%
BHP Group Limited	40,167.39	12,998.82	-7,575.81	1,582.0000	41.2500	30 Jun 2022	65,257.50	3.5%
Bingo Industries Limited	9,950.43	339.41	-281.41	0.0000	3.4400	06 Aug 2021	0.00	0.0%
Boeing Co.	12,108.70	0.00	-2,916.66	21.0000	198.0301	30 Jun 2022	4,158.63	0.2%
CBAPD Perp Exch Resale Sec.Perls VII	13,276.85	224.88	-159.99	106.0000	99.9600	30 Jun 2022	10,595.76	0.6%
Challenger - Capital Notes.	4,598.88	80.28	-135.82	20.0000	100.1600	30 Jun 2022	2,003.20	0.1%
City Chic Collective Ltd	13,230.90	0.00	-8,163.13	2,550.0000	1.8300	30 Jun 2022	4,666.50	0.2%
Clean Teq Water Limited	0.00	0.00	-2,764.37	0.0000	0.4150	30 Jun 2022	0.00	0.0%
Cochlear Ltd	16,610.22	230.85	-3,694.05	83.0000	198.7000	30 Jun 2022	16,492.10	0.9%
Collins Foods Limited	9,084.24	203.64	-1,718.90	1,076.0000	9.9100	30 Jun 2022	10,663.16	0.6%
Commonwealth Bank of Aust Ltd	56,126.94	1,899.25	-3,609.64	443.0000	90.3800	30 Jun 2022	40,038.34	2.1%
Commonwealth Bank Perls V Capital Notes	6,968.00	140.57	-128.62	55.0000	101.7000	30 Jun 2022	5,593.50	0.3%
Costco Wholesale Corp	24,736.10	160.60	7,688.55	36.0000	694.2063	30 Jun 2022	24,991.43	1.3%
CSL Limited	59,319.52	637.98	-3,385.62	216.0000	269.0600	30 Jun 2022	58,116.96	3.1%
DGL Group Limited	0.00	0.00	182.13	3,092.0000	2.7600	30 Jun 2022	8,533.92	0.5%
Endeavour Group Limited	0.00	39.48	1,550.48	0.0000	7.5700	30 Jun 2022	0.00	0.0%
ETF EURO STOXX 50 ETF	0.00	0.00	465.80	712.0000	60.8500	30 Jun 2022	43,325.20	2.3%
Etf Ultra Short Nasdaq 100 Hedge Fund	17,113.65	0.00	-88.90	0.0000	5.4500	30 Jun 2022	0.00	0.0%
Fidelity Global Emerging Markets Fund	31,241.32	139.75	-5,436.74	4,799.0000	5.9000	30 Jun 2022	28,314.10	1.5%
Goodman Group	24,303.16	344.40	-3,822.84	1,148.0000	17.8400	30 Jun 2022	20,480.32	1.1%
Home Depot Inc	11,452.59	275.53	-1,250.71	35.0000	397.2625	30 Jun 2022	13,904.19	0.7%
IGO Limited	12,566.61	223.70	6,528.41	1,180.0000	9.9400	30 Jun 2022	11,729.20	0.6%
Intel Corp	15,680.70	508.23	-6,899.76	333.0000	54.1860	30 Jun 2022	18,043.94	1.0%
iShares MSCI Emerging Markets	34,031.02	657.05	-7,714.91	514.0000	58.5000	30 Jun 2022	30,069.00	1.6%
James Hardie Industries Plc	0.00	219.98	-10,417.50	670.0000	31.7700	30 Jun 2022	21,285.90	1.1%
Janus Henderson CDI	10,711.25	443.31	-3,711.84	209.0000	33.4900	30 Jun 2022	6,999.41	0.4%
Johnson & Johnson	23,008.65	587.69	4,447.14	120.0000	257.1118	30 Jun 2022	30,853.42	1.6%
JPMorgan Chase & Co	32,895.51	569.83	-4,290.94	111.0000	163.1083	30 Jun 2022	18,105.02	1.0%
KKR Credit Income Fund	28,233.24	1,527.90	-5,149.05	11,379.0000	1.8200	30 Jun 2022	20,709.78	1.1%
Lendlease Group	12,720.60	180.00	-2,103.97	932.0000	9.1100	30 Jun 2022	8,490.52	0.5%
Macquarie Bank Capital Note 3	5,877.90	189.41	-212.45	44.0000	104.2400	30 Jun 2022	4,586.56	0.2%
Macquarie Capital Note 3	9,684.84	199.41	-163.37	56.0000	102.8000	30 Jun 2022	5,756.80	0.3%
Macquarie Capital Note 4	9,801.61	204.89	-283.16	56.0000	103.1400	30 Jun 2022	5,775.84	0.3%
Macquarie Group Limited	19,084.46	718.78	42.32	156.0000	164.5100	30 Jun 2022	25,663.56	1.4%
Metrics Master Income Trust	42,456.48	1,232.47	-722.23	9,360.0000	1.9550	30 Jun 2022	18,298.80	1.0%
Microsoft Corp	69,905.96	459.80	5,007.08	147.0000	372.0017	30 Jun 2022	54,684.25	2.9%
Mineral Resources Limited	14,883.21	484.75	3,437.16	823.0000	48.2700	30 Jun 2022	39,726.21	2.1%
NAB Capital Notes 2	4,347.00	123.07	-88.18	33.0000	100.8300	30 Jun 2022	3,327.39	0.2%
NAB Capital Notes 5 Perp Convertible	17,010.00	240.81	-438.01	94.0000	100.5000	30 Jun 2022	9,447.00	0.5%
Preference Shares								
Nestle SA	7,149.18	28.02	-249.09	0.0000	169.0278	30 Jun 2022	0.00	0.0%
Newcrest Mining Ltd	24,420.48	632.48	-4,220.61	951.0000	20.8900	30 Jun 2022	19,866.39	1.1%
NRW Holdings Limited	7,395.32	389.94	1,403.22	4,346.0000	1.6950	30 Jun 2022	7,366.47	0.4%

Asset Description	Opening Value	Earnings & Growth		Current Valuation				
		Income Received	Capital Growth	Units	Unit Price	Date	Value \$	%
Nuix Limited	2,581.28	0.00	393.25	0.0000	0.7600	30 Jun 2022	0.00	0.0%
Oil Search Ltd	16,672.56	196.07	1,377.41	0.0000	4.0400	20 Dec 2021	0.00	0.0%
Origin Energy Ltd	14,634.95	607.12	3,182.89	2,910.0000	5.7300	30 Jun 2022	16,674.30	0.9%
PayPal Holdings Inc	23,650.31	0.00	-21,877.42	83.0000	101.1587	30 Jun 2022	8,396.17	0.4%
Pearl Alternatives Portfolio	15,399.54	0.00	0.00	0.0000	1.0000	30 Sep 2021	0.00	0.0%
Pengana Private Equity Trust	52,747.67	2,929.56	4,838.97	0.0000	1.4200	30 Jun 2022	0.00	0.0%
Pimco Trends Managed Futures Strategy Fund	0.00	0.00	38,637.42	150,121.9497	1.1818	30 Jun 2022	177,414.12	9.7%
Pinnacle Investment Management Group Limited	0.00	194.95	-6,964.93	1,114.0000	7.0300	30 Jun 2022	7,831.42	0.4%
Portfolio Cash	158,161.96	0.00	0.00	0.0000	1.0000	30 Jun 2022	130,782.02	7.0%
Praemium Ltd	11,423.20	0.00	-7,712.17	13,058.0000	0.4650	30 Jun 2022	6,071.97	0.3%
PSC Insurance Limited	7,663.63	241.41	1,309.51	2,229.0000	4.1400	30 Jun 2022	9,228.06	0.5%
Pwr Holdings Limited	9,564.41	136.76	-1,667.13	1,595.0000	6.3200	30 Jun 2022	10,080.40	0.5%
Ramsay Health Care Ltd	16,996.50	415.35	2,863.80	283.0000	73.2400	30 Jun 2022	20,726.92	1.1%
Resmed Inc	28,239.12	106.01	-1,667.95	563.0000	30.6900	30 Jun 2022	17,278.47	0.9%
RHCPA Conv Adj Rate Equity Securities	9,422.10	251.05	-360.88	73.0000	99.6500	30 Jun 2022	7,274.45	0.4%
Rio Tinto Ltd	14,310.32	1,886.26	-1,758.66	155.0000	102.7000	30 Jun 2022	15,918.50	0.8%
Santos Ltd	0.00	237.47	1,391.63	2,011.0000	7.4200	30 Jun 2022	14,921.62	0.8%
Seven Group Holdings Limited	9,727.30	239.66	-2,145.52	564.0000	16.6100	30 Jun 2022	9,368.04	0.5%
Smartgroup Corporation Ltd	6,295.14	463.85	-462.33	872.0000	6.1100	30 Jun 2022	5,327.92	0.3%
Sonic Healthcare Ltd	22,694.40	347.80	-1,827.90	347.0000	33.0100	30 Jun 2022	11,454.47	0.6%
Sunrise Energy Metals Limited	2,237.50	0.00	3,718.97	1,224.0000	2.2500	30 Jun 2022	2,754.00	0.1%
Sydney Airport	19,402.29	0.00	8,446.06	0.0000	8.7200	13 Apr 2022	0.00	0.0%
The Star Entertainment Group Limited	25,132.59	0.00	-4,138.28	5,952.0000	2.7900	30 Jun 2022	16,606.08	0.9%
Transurban Group	20,718.88	570.89	482.20	1,719.0000	14.3800	30 Jun 2022	24,719.22	1.3%
Transurban Group Rights	0.00	0.00	0.00	0.0000	0.9200	19 Nov 2021	0.00	0.0%
Uniti Group Limited	0.00	0.00	2,522.38	2,853.0000	4.9200	30 Jun 2022	14,036.76	0.7%
Vaneck Emerging Inc Opportunities Active ETF	29,315.97	1,324.59	-5,586.80	2,384.0000	9.0600	30 Jun 2022	21,599.04	1.2%
Vanguard FTSE Europe Shares Etf	9,507.96	286.86	-2,966.50	358.0000	55.4600	30 Jun 2022	19,854.68	1.1%
Wells Fargo and Company	15,963.60	168.16	-75.47	129.0000	56.7352	30 Jun 2022	7,318.84	0.4%
Westpac Capital Notes 5	12,806.72	249.76	-289.73	104.0000	100.5100	30 Jun 2022	10,453.04	0.6%
Westpac Capital Notes 6	8,505.00	184.10	-199.25	66.0000	102.1500	30 Jun 2022	6,741.90	0.4%
Woodside Energy Group Ltd	0.00	0.00	4,159.12	1,506.0000	31.8400	30 Jun 2022	47,951.04	2.6%
Woodside Petroleum Ltd	22,920.72	2,206.59	8,865.21	0.0000	28.9900	25 May 2022	0.00	0.0%
Woolworths Group Limited	21,505.32	558.24	1,022.08	636.0000	35.6000	30 Jun 2022	22,641.60	1.2%
Worleyparsons Limited	8,766.68	357.50	1,521.10	697.0000	14.2400	30 Jun 2022	9,925.28	0.5%
<b>Total: Pearl Multi-Asset Growth</b>	<b>1,900,838.93</b>	<b>54,338.01</b>	<b>-81,014.54</b>				<b>1,818,785.01</b>	<b>97.1%</b>
<b>Total Portfolio Value</b>	<b>1,926,233.92</b>	<b>54,385.15</b>	<b>-81,014.54</b>				<b>1,873,672.23</b>	<b>100.0%</b>

**Transaction Summary for the Current Period**

<b>Opening Balance</b>	<b>\$1,926,233.92</b>
Plus	
Earnings	-\$26,629.39
Less	
Management Fees	\$4,882.95
Investment Management Fee	\$14,988.75
Portfolio Review Fee	\$6,060.60
<b>Closing Balance</b>	<b>\$1,873,672.23</b>



**Your Transactions for the Current Period**

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
01 Jul 2021	Resmed Inc	Redemption	-400.0000	32.0143	12,805.72
01 Jul 2021	Sonic Healthcare Ltd	Redemption	-211.0000	37.8664	7,989.83
01 Jul 2021	Clean Teq Water Limited	Demerger	625.0000	5.0433	3,152.09
01 Jul 2021	Sunrise Energy Metals Limited	Demerger			3,152.09
01 Jul 2021	Endeavour Group Limited	Demerger	564.0000	4.3761	2,468.13
01 Jul 2021	Woolworths Group Limited	Demerger			2,468.13
01 Jul 2021	ANZ Banking Group Ltd	Income			708.40
01 Jul 2021	Brokerage	Fees/Expenses			-22.88
01 Jul 2021	Tax Credits on Brokerage	Tax Credits			1.56
02 Jul 2021	Aristocrat Leisure Ltd	Income			107.10
02 Jul 2021	Macquarie Group Limited	Income			408.70
07 Jul 2021	NAB Capital Notes 2	Income			36.60
08 Jul 2021	ANZ Capital Notes	Takeover	-129.0000	100.0700	12,909.03
08 Jul 2021	ANZ Capital Notes 6	Takeover	129.0000	100.6540	12,984.37
08 Jul 2021	Metrics Master Income Trust	Income			135.27
08 Jul 2021	ANZ Capital Notes	Income			110.59
13 Jul 2021	iShares MSCI Emerging Markets	Income			227.79
15 Jul 2021	KKR Credit Income Fund	Income			309.57
15 Jul 2021	Pengana Private Equity Trust	Income			1,094.35
16 Jul 2021	Betashares Ftse 100 ETF	Income			478.98
16 Jul 2021	Vanguard FTSE Europe Shares Etf	Income			76.82
16 Jul 2021	Betashares Wt Europe ETF Units	Income			1,733.00
16 Jul 2021	Betashares Wt Japan ETF Units	Income			2,520.11
19 Jul 2021	Fidelity Global Emerging Markets Fund	Income			139.75
22 Jul 2021	Collins Foods Limited	Income			99.00
23 Jul 2021	Vaneck Emerging Inc Opportunities Active ETF	Income			114.61
28 Jul 2021	Bingo Industries Limited	Income			339.41
31 Jul 2021	Management Fees	Fees/Expenses			-250.71
31 Jul 2021	Tax Credits on Management Fees	Tax Credits			17.09
31 Jul 2021	Portfolio Review Fee	Portfolio Review Fee			-542.00
31 Jul 2021	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
31 Jul 2021	Custody Fee	Fees/Expenses			-96.23
31 Jul 2021	Tax Credits on Custody Fee	Tax Credits			6.56
31 Jul 2021	Account Fee	Fees/Expenses			-26.82
31 Jul 2021	Tax Credits on Account Fee	Tax Credits			1.82
31 Jul 2021	Managed portfolio fee	Fees/Expenses			-1,315.96
31 Jul 2021	Tax Credits on Managed portfolio fee	Tax Credits			89.72
31 Jul 2021	International Securities Fee	Fees/Expenses			-64.40
31 Jul 2021	Tax Credits on International Securities Fee	Tax Credits			4.39
03 Aug 2021	Beta Aust Str Bear Tmf Units	Investment	1,107.0000	4.3700	4,837.59
03 Aug 2021	JPMorgan Chase & Co	Income			164.93
03 Aug 2021	Brokerage	Fees/Expenses			-5.32
03 Aug 2021	Tax Credits on Brokerage	Tax Credits			0.36
05 Aug 2021	Afterpay Limited	Redemption	-72.0000	128.5000	9,252.00
05 Aug 2021	Bingo Industries Limited	Takeover	-2,901.0000	3.3329	9,669.02
05 Aug 2021	Brokerage	Fees/Expenses			-10.18
05 Aug 2021	Tax Credits on Brokerage	Tax Credits			0.69
09 Aug 2021	Metrics Master Income Trust	Income			122.79
10 Aug 2021	Beta Aust Str Bear Tmf Units	Investment	935.0000	4.2737	3,995.91
10 Aug 2021	Betashares Ftse 100 ETF	Investment	369.0000	10.2200	3,771.18
10 Aug 2021	Betashares Wt Japan ETF Units	Investment	185.0000	15.5200	2,871.20
10 Aug 2021	Etf's Ultra Short Nasdaq 100 Hedge Fund	Investment	1,095.0000	3.8600	4,226.70
10 Aug 2021	American Express Co	Income			40.84
10 Aug 2021	Brokerage	Fees/Expenses			-16.36
10 Aug 2021	Tax Credits on Brokerage	Tax Credits			1.12
12 Aug 2021	Apple Inc	Income			43.83
13 Aug 2021	Macquarie Capital Note 3	Redemption	-30.0000	104.7573	3,142.72
13 Aug 2021	Macquarie Capital Note 4	Redemption	-31.0000	107.1500	3,321.65
13 Aug 2021	NAB Capital Notes 5 Perp Convertible Preference Shares	Redemption	-58.0000	104.9310	6,086.00
13 Aug 2021	Costco Wholesale Corp	Income			42.90
13 Aug 2021	Brokerage	Fees/Expenses			-13.80

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
13 Aug 2021	Tax Credits on Brokerage	Tax Credits			0.95
16 Aug 2021	Bank Of Queensland Limited Capital Note	Income			16.53
17 Aug 2021	Vaneck Emerging Inc Opportunities Active ETF	Income			114.61
18 Aug 2021	KKR Credit Income Fund	Income			123.83
23 Aug 2021	Clean Teq Water Limited	Redemption	-625.0000	0.6216	388.50
23 Aug 2021	Nuix Limited	Redemption	-1,168.0000	2.5492	2,977.58
23 Aug 2021	Challenger - Capital Notes.	Income			33.88
23 Aug 2021	Transurban Group	Income			313.04
23 Aug 2021	Brokerage	Fees/Expenses			-4.13
23 Aug 2021	Tax Credits on Brokerage	Tax Credits			0.28
25 Aug 2021	Janus Henderson CDI	Income			107.15
26 Aug 2021	Goodman Group	Income			172.20
31 Aug 2021	Management Fees	Fees/Expenses			-252.25
31 Aug 2021	Tax Credits on Management Fees	Tax Credits			17.20
31 Aug 2021	Portfolio Review Fee	Portfolio Review Fee			-542.00
31 Aug 2021	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
31 Aug 2021	Custody Fee	Fees/Expenses			-97.92
31 Aug 2021	Tax Credits on Custody Fee	Tax Credits			6.68
31 Aug 2021	Account Fee	Fees/Expenses			-26.82
31 Aug 2021	Tax Credits on Account Fee	Tax Credits			1.82
31 Aug 2021	Managed portfolio fee	Fees/Expenses			-1,341.22
31 Aug 2021	Tax Credits on Managed portfolio fee	Tax Credits			91.45
31 Aug 2021	International Securities Fee	Fees/Expenses			-66.20
31 Aug 2021	Tax Credits on International Securities Fee	Tax Credits			4.51
01 Sep 2021	Wells Fargo and Company	Income			61.77
01 Sep 2021	Intel Corp	Income			84.65
07 Sep 2021	Johnson & Johnson	Income			126.91
07 Sep 2021	Mineral Resources Limited	Income			484.75
08 Sep 2021	Metrics Master Income Trust	Income			139.44
09 Sep 2021	Microsoft Corp	Income			125.20
10 Sep 2021	Macquarie Capital Note 4	Income			53.89
10 Sep 2021	Baby Bunting Group Limited	Income			195.13
13 Sep 2021	KKR Credit Income Fund	Income			123.83
13 Sep 2021	3M Company	Income			117.81
14 Sep 2021	Bapcor Limited	Income			140.91
15 Sep 2021	CBAPD Perp Exch Resale Sec.Perls VII	Income			65.27
15 Sep 2021	Commonwealth Bank Perls V Capital Notes	Income			40.48
15 Sep 2021	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	Income			16.87
15 Sep 2021	Macquarie Capital Note 3	Income			53.68
15 Sep 2021	Lendlease Group	Income			133.20
16 Sep 2021	Vaneck Emerging Inc Opportunities Active ETF	Income			114.61
16 Sep 2021	Smartgroup Corporation Ltd	Income			149.27
16 Sep 2021	Home Depot Inc	Income			51.47
17 Sep 2021	Pengana Private Equity Trust	Redemption	-43,774.0000	1.3168	57,645.72
17 Sep 2021	Ancor PLC	Investment	74.0000	16.4650	1,218.41
17 Sep 2021	ANZ Banking Group Ltd	Investment	40.0000	27.6800	1,107.20
17 Sep 2021	Austal Limited	Investment	611.0000	1.7349	1,060.08
17 Sep 2021	Aurizon Holdings Limited	Investment	431.0000	3.8100	1,642.11
17 Sep 2021	Bapcor Limited	Investment	108.0000	7.3600	794.88
17 Sep 2021	Beta Aust Str Bear Tmf Units	Investment	134.0000	4.3400	581.56
17 Sep 2021	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	Investment	3.0000	104.9500	314.85
17 Sep 2021	BHP Group Limited	Investment	369.0000	39.1247	14,437.02
17 Sep 2021	Commonwealth Bank of Aust Ltd	Investment	26.0000	102.6200	2,668.12
17 Sep 2021	Collins Foods Limited	Investment	80.0000	12.2300	978.40
17 Sep 2021	Cochlear Ltd	Investment	7.0000	239.0628	1,673.44
17 Sep 2021	Endeavour Group Limited	Investment	55.0000	6.4654	355.60
17 Sep 2021	Betashares Ftse 100 ETF	Investment	219.0000	10.2300	2,240.37
17 Sep 2021	Fidelity Global Emerging Markets Fund	Investment	250.0000	7.1500	1,787.50
17 Sep 2021	Betashares Wt Europe ETF Units	Investment	197.0000	13.8400	2,726.48
17 Sep 2021	Betashares Wt Japan ETF Units	Investment	165.0000	16.7800	2,768.70
17 Sep 2021	iShares MSCI Emerging Markets	Investment	50.0000	70.8500	3,542.50
17 Sep 2021	IGO Limited	Investment	148.0000	9.3662	1,386.21

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
17 Sep 2021	Mineral Resources Limited	Investment	21.0000	49.0000	1,029.00
17 Sep 2021	Newcrest Mining Ltd	Investment	22.0000	23.8586	524.89
17 Sep 2021	Praemium Ltd	Investment	406.0000	1.1450	464.87
17 Sep 2021	PSC Insurance Limited	Investment	58.0000	4.3300	251.14
17 Sep 2021	Pwr Holdings Limited	Investment	139.0000	9.2745	1,289.16
17 Sep 2021	Rio Tinto Ltd	Investment	31.0000	99.3429	3,079.63
17 Sep 2021	Resmed Inc	Investment	7.0000	39.4300	276.01
17 Sep 2021	Eifs Ultra Short Nasdaq 100 Hedge Fund	Investment	976.0000	3.6000	3,513.60
17 Sep 2021	Seven Group Holdings Limited	Investment	96.0000	20.7152	1,988.66
17 Sep 2021	Transurban Group	Investment	100.0000	14.0800	1,408.00
17 Sep 2021	Vanguard FTSE Europe Shares Etf	Investment	15.0000	67.5900	1,013.85
17 Sep 2021	Woolworths Group Limited	Investment	27.0000	39.3500	1,062.45
17 Sep 2021	Woodside Petroleum Ltd	Investment	39.0000	21.0797	822.11
17 Sep 2021	Pearl Alternatives Portfolio	Investment	53,048.0700	1.0000	53,048.07
17 Sep 2021	Johnson & Johnson	Investment	14.0000	227.0035	3,178.05
17 Sep 2021	PayPal Holdings Inc	Investment	1.0000	389.1900	389.19
17 Sep 2021	Berkshire Hathaway	Investment	14.0000	388.2442	5,435.42
17 Sep 2021	American Express Co	Investment	1.0000	223.2500	223.25
17 Sep 2021	Intel Corp	Investment	125.0000	75.2579	9,407.24
17 Sep 2021	3M Company	Investment	20.0000	249.5895	4,991.79
17 Sep 2021	Nestle SA	Investment	28.0000	171.4953	4,801.87
17 Sep 2021	Home Depot Inc	Investment	8.0000	462.7887	3,702.31
17 Sep 2021	NAB Capital Notes 5 Perp Convertible Preference Shares	Income			64.55
17 Sep 2021	Brokerage	Fees/Expenses			-140.47
17 Sep 2021	Tax Credits on Brokerage	Tax Credits			9.59
20 Sep 2021	Pimco Trends Managed Futures Strategy Fund	Investment	82,127.1072	0.9064	74,440.01
20 Sep 2021	ANZ Capital Notes 6	Income			55.37
20 Sep 2021	Westpac Capital Notes 6	Income			53.28
21 Sep 2021	Adore Beauty Group Limited	Redemption	-240.0000	4.4500	1,068.00
21 Sep 2021	Australian Dairy Nutritionals Group	Redemption	-4,178.0000	0.0500	208.90
21 Sep 2021	Aristocrat Leisure Ltd	Redemption	-88.0000	46.2484	4,069.86
21 Sep 2021	Atlas Arteria	Redemption	-86.0000	6.6595	572.72
21 Sep 2021	ANZ Convertible Perpetual Capital Note	Redemption	-25.0000	100.7612	2,519.03
21 Sep 2021	ANZ Capital Notes 6	Redemption	-23.0000	102.2930	2,352.74
21 Sep 2021	Appen Limited	Redemption	-12.0000	9.5200	114.24
21 Sep 2021	Baby Bunting Group Limited	Redemption	-37.0000	5.2897	195.72
21 Sep 2021	Bank Of Queensland Limited Capital Note	Redemption	-7.0000	103.5728	725.01
21 Sep 2021	CBAPD Perp Exch Resale Sec.Peris VII	Redemption	-25.0000	100.9500	2,523.75
21 Sep 2021	Commonwealth Bank Peris V Capital Notes	Redemption	-12.0000	103.9300	1,247.16
21 Sep 2021	City Chic Collective Ltd	Redemption	-314.0000	6.5567	2,058.83
21 Sep 2021	Challenger - Capital Notes.	Redemption	-24.0000	102.6000	2,462.40
21 Sep 2021	CSL Limited	Redemption	-6.0000	309.0800	1,854.48
21 Sep 2021	Vaneck Emerging Inc Opportunities Active ETF	Redemption	-405.0000	11.4225	4,626.15
21 Sep 2021	KKR Credit Income Fund	Redemption	-1,684.0000	2.2520	3,792.37
21 Sep 2021	Lendlease Group	Redemption	-218.0000	11.3600	2,476.48
21 Sep 2021	Macquarie Bank Capital Note 3	Redemption	-10.0000	108.0000	1,080.00
21 Sep 2021	Macquarie Group Limited	Redemption	-24.0000	179.6175	4,310.82
21 Sep 2021	Macquarie Capital Note 3	Redemption	-6.0000	104.2916	625.75
21 Sep 2021	Macquarie Capital Note 4	Redemption	-4.0000	106.1925	424.77
21 Sep 2021	Metrics Master Income Trust	Redemption	-6,313.0000	2.0600	13,004.78
21 Sep 2021	NAB Capital Notes 2	Redemption	-9.0000	103.6000	932.40
21 Sep 2021	NAB Capital Notes 5 Perp Convertible Preference Shares	Redemption	-10.0000	104.6310	1,046.31
21 Sep 2021	NRW Holdings Limited	Redemption	-1,570.0000	1.8349	2,880.87
21 Sep 2021	Origin Energy Ltd	Redemption	-657.0000	4.4100	2,897.42
21 Sep 2021	Oil Search Ltd	Redemption	-1,133.0000	3.8433	4,354.57
21 Sep 2021	Ramsay Health Care Ltd	Redemption	-3.0000	70.3500	211.05
21 Sep 2021	RHCPA Conv Adj Rate Equity Securities	Redemption	-18.0000	105.1305	1,892.35
21 Sep 2021	The Star Entertainment Group Limited	Redemption	-3,110.0000	4.2300	13,155.30
21 Sep 2021	Sonic Healthcare Ltd	Redemption	-51.0000	42.0400	2,144.04
21 Sep 2021	Smartgroup Corporation Ltd	Redemption	-64.0000	7.6993	492.76
21 Sep 2021	Sunrise Energy Metals Limited	Redemption	-141.0000	1.6851	237.60
21 Sep 2021	Sydney Airport	Redemption	-145.0000	8.2049	1,189.72

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
21 Sep 2021	Westpac Capital Notes 5	Redemption	-21.0000	103.4000	2,171.40
21 Sep 2021	Westpac Capital Notes 6	Redemption	-15.0000	104.3660	1,565.49
21 Sep 2021	Wells Fargo and Company	Redemption	-128.0000	62.8990	8,051.08
21 Sep 2021	Microsoft Corp	Redemption	-27.0000	417.9951	11,285.87
21 Sep 2021	JPMorgan Chase & Co	Redemption	-38.0000	215.9965	8,207.87
21 Sep 2021	Alphabet Inc - Class A Common Stock	Redemption	-1.0000	3,930.3100	3,930.31
21 Sep 2021	Costco Wholesale Corp	Redemption	-6.0000	634.2350	3,805.41
21 Sep 2021	Bank of America Corporation	Redemption	-13.0000	55.1746	717.27
21 Sep 2021	Boeing Co.	Redemption	-15.0000	295.3940	4,430.91
21 Sep 2021	Apple Inc	Redemption	-14.0000	204.2914	2,860.08
21 Sep 2021	BHP Group Limited	Investment	88.0000	38.1600	3,358.08
21 Sep 2021	Rio Tinto Ltd	Investment	27.0000	96.8729	2,615.57
21 Sep 2021	Oil Search Ltd	Income			196.07
21 Sep 2021	BHP Group Limited	Income			2,245.52
21 Sep 2021	Macquarie Bank Capital Note 3	Income			54.93
21 Sep 2021	Nestle SA	Income			28.02
21 Sep 2021	Brokerage	Fees/Expenses			-110.00
21 Sep 2021	Tax Credits on Brokerage	Tax Credits			7.52
22 Sep 2021	Endeavour Group Limited	Income			39.48
22 Sep 2021	Sonic Healthcare Ltd	Income			209.00
22 Sep 2021	Aurizon Holdings Limited	Income			507.02
22 Sep 2021	Westpac Capital Notes 5	Income			70.55
23 Sep 2021	Transurban Group Rights	Investment	173.0000		0.00
23 Sep 2021	IGO Limited	Income			164.70
23 Sep 2021	Rio Tinto Ltd	Income			858.86
23 Sep 2021	Resmed Inc	Income			23.07
24 Sep 2021	Bank of America Corporation	Income			56.17
24 Sep 2021	Appen Limited	Income			17.46
24 Sep 2021	ANZ Convertible Perpetual Capital Note	Income			176.14
24 Sep 2021	Pwr Holdings Limited	Income			80.94
24 Sep 2021	Woodside Petroleum Ltd	Income			423.47
28 Sep 2021	Arcor PLC	Income			233.05
29 Sep 2021	Worleyparsons Limited	Income			183.25
29 Sep 2021	Commonwealth Bank of Aust Ltd	Income			1,124.00
30 Sep 2021	James Hardie Industries Plc	Investment	256.0000	49.9787	12,794.55
30 Sep 2021	Ramsay Health Care Ltd	Income			278.10
30 Sep 2021	CSL Limited	Income			330.64
30 Sep 2021	Newcrest Mining Ltd	Income			533.18
30 Sep 2021	Management Fees	Fees/Expenses			-252.25
30 Sep 2021	Tax Credits on Management Fees	Tax Credits			17.20
30 Sep 2021	Portfolio Review Fee	Portfolio Review Fee			-542.00
30 Sep 2021	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
30 Sep 2021	Custody Fee	Fees/Expenses			-97.93
30 Sep 2021	Tax Credits on Custody Fee	Tax Credits			6.68
30 Sep 2021	Account Fee	Fees/Expenses			-26.82
30 Sep 2021	Tax Credits on Account Fee	Tax Credits			1.82
30 Sep 2021	Managed portfolio fee	Fees/Expenses			-1,353.35
30 Sep 2021	Tax Credits on Managed portfolio fee	Tax Credits			92.27
30 Sep 2021	Brokerage	Fees/Expenses			-14.07
30 Sep 2021	Tax Credits on Brokerage	Tax Credits			0.96
30 Sep 2021	International Securities Fee	Fees/Expenses			-66.05
30 Sep 2021	Tax Credits on International Securities Fee	Tax Credits			4.50
01 Oct 2021	Origin Energy Ltd	Income			243.37
05 Oct 2021	Atlas Arteria	Income			243.66
06 Oct 2021	Aristocrat Leisure Ltd	Investment	108.0000	45.2526	4,887.29
06 Oct 2021	Arcor PLC	Investment	150.0000	16.0184	2,402.77
06 Oct 2021	Appen Limited	Investment	33.0000	8.6300	284.79
06 Oct 2021	Beta Aust Str Bear Tmf Units	Investment	326.0000	4.5800	1,493.08
06 Oct 2021	Vaneck Emerging Inc Opportunities Active ETF	Investment	64.0000	11.1500	713.60
06 Oct 2021	Fidelity Global Emerging Markets Fund	Investment	105.0000	6.8500	719.25
06 Oct 2021	Betashares Wt Japan ETF Units	Investment	212.0000	15.3100	3,245.72
06 Oct 2021	iShares MSCI Emerging Markets	Investment	3.0000	68.2300	204.69

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
06 Oct 2021	IGO Limited	Investment	203.0000	8.5400	1,733.62
06 Oct 2021	James Hardie Industries Plc	Investment	11.0000	49.4600	544.06
06 Oct 2021	KKR Credit Income Fund	Investment	97.0000	2.2700	220.19
06 Oct 2021	Mineral Resources Limited	Investment	62.0000	42.4350	2,630.97
06 Oct 2021	Macquarie Group Limited	Investment	16.0000	178.6831	2,858.93
06 Oct 2021	Metrics Master Income Trust	Investment	138.0000	2.0650	284.97
06 Oct 2021	NRW Holdings Limited	Investment	450.0000	1.5941	717.35
06 Oct 2021	Praemium Ltd	Investment	463.0000	1.0549	488.46
06 Oct 2021	Pwr Holdings Limited	Investment	107.0000	8.3273	891.03
06 Oct 2021	Ramsay Health Care Ltd	Investment	16.0000	67.2731	1,076.37
06 Oct 2021	Resmed Inc	Investment	54.0000	35.3531	1,909.07
06 Oct 2021	Sonic Healthcare Ltd	Investment	18.0000	39.4777	710.60
06 Oct 2021	Sydney Airport	Investment	337.0000	8.2000	2,763.40
06 Oct 2021	Vanguard FTSE Europe Shares Etf	Investment	2.0000	64.5000	129.00
06 Oct 2021	Westpac Capital Notes 5	Investment	1.0000	103.5000	103.50
06 Oct 2021	Atlas Arteria	Investment	152.0000	6.3394	963.59
06 Oct 2021	CSL Limited	Investment	14.0000	287.9650	4,031.51
06 Oct 2021	Betashares Wt Europe ETF Units	Investment	39.0000	13.2400	516.36
06 Oct 2021	RHCPA Conv Adj Rate Equity Securities	Investment	1.0000	103.2000	103.20
06 Oct 2021	The Star Entertainment Group Limited	Investment	816.0000	4.5706	3,729.69
06 Oct 2021	Sunrise Energy Metals Limited	Investment	115.0000	1.5850	182.28
06 Oct 2021	Costco Wholesale Corp	Investment	1.0000	609.6400	609.64
06 Oct 2021	PayPal Holdings Inc	Investment	4.0000	351.3125	1,405.25
06 Oct 2021	Microsoft Corp	Investment	5.0000	391.7700	1,958.85
06 Oct 2021	Apple Inc	Investment	4.0000	191.1300	764.52
06 Oct 2021	Amazon com	Investment	1.0000	4,405.0500	4,405.05
06 Oct 2021	Johnson & Johnson	Investment	1.0000	219.5800	219.58
06 Oct 2021	Brokerage	Fees/Expenses			-55.64
06 Oct 2021	Tax Credits on Brokerage	Tax Credits			3.79
07 Oct 2021	Pimco Trends Managed Futures Strategy Fund	Investment	67,994.8425	0.9462	64,336.72
07 Oct 2021	NAB Capital Notes 2	Income			28.96
08 Oct 2021	Australian Dairy Nutritionals Group	Redemption	-6,364.0000	0.0613	390.70
08 Oct 2021	ANZ Banking Group Ltd	Redemption	-25.0000	27.6200	690.50
08 Oct 2021	Austal Limited	Redemption	-330.0000	1.8900	623.70
08 Oct 2021	Aurizon Holdings Limited	Redemption	-422.0000	3.8300	1,616.26
08 Oct 2021	Bapcor Limited	Redemption	-32.0000	7.2400	231.68
08 Oct 2021	Baby Bunting Group Limited	Redemption	-139.0000	5.7992	806.10
08 Oct 2021	BHP Group Limited	Redemption	-231.0000	36.5336	8,439.28
08 Oct 2021	Commonwealth Bank of Aust Ltd	Redemption	-13.0000	103.0100	1,339.13
08 Oct 2021	City Chic Collective Ltd	Redemption	-29.0000	6.2127	180.17
08 Oct 2021	Cochlear Ltd	Redemption	-1.0000	214.4500	214.45
08 Oct 2021	Endeavour Group Limited	Redemption	-55.0000	7.0700	388.85
08 Oct 2021	Betashares Ftse 100 ETF	Redemption	-49.0000	10.0800	493.92
08 Oct 2021	Lendlease Group	Redemption	-71.0000	10.9700	778.87
08 Oct 2021	Newcrest Mining Ltd	Redemption	-37.0000	23.2400	859.88
08 Oct 2021	Oil Search Ltd	Redemption	-38.0000	4.5100	171.38
08 Oct 2021	Rio Tinto Ltd	Redemption	-18.0000	96.3577	1,734.44
08 Oct 2021	Smartgroup Corporation Ltd	Redemption	-147.0000	9.4000	1,381.80
08 Oct 2021	Etf's Ultra Short Nasdaq 100 Hedge Fund	Redemption	-974.0000	4.1100	4,003.14
08 Oct 2021	Seven Group Holdings Limited	Redemption	-10.0000	20.6700	206.70
08 Oct 2021	Transurban Group	Redemption	-10.0000	14.1200	141.20
08 Oct 2021	Worleyparsons Limited	Redemption	-36.0000	10.1027	363.70
08 Oct 2021	Woolworths Group Limited	Redemption	-8.0000	39.1300	313.04
08 Oct 2021	Woodside Petroleum Ltd	Redemption	-83.0000	25.0900	2,082.47
08 Oct 2021	Bank of America Corporation	Redemption	-23.0000	59.8408	1,376.34
08 Oct 2021	Berkshire Hathaway	Redemption	-3.0000	376.6166	1,129.85
08 Oct 2021	Boeing Co.	Redemption	-2.0000	301.2500	602.50
08 Oct 2021	JPMorgan Chase & Co	Redemption	-10.0000	229.1680	2,291.68
08 Oct 2021	American Express Co	Redemption	-7.0000	235.8057	1,650.64
08 Oct 2021	Wells Fargo and Company	Redemption	-8.0000	64.7762	518.21
08 Oct 2021	Intel Corp	Redemption	-2.0000	72.1200	144.24
08 Oct 2021	Pearl Alternatives Portfolio	Redemption	-68,447.6100	1.0000	68,447.61

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
08 Oct 2021	Metrics Master Income Trust	Income			92.79
08 Oct 2021	Woolworths Group Limited	Income			310.20
08 Oct 2021	Brokerage	Fees/Expenses			-41.62
08 Oct 2021	Tax Credits on Brokerage	Tax Credits			2.83
12 Oct 2021	Nestle SA	Redemption	-71.0000	164.8163	11,701.96
12 Oct 2021	James Hardie Industries Plc	Investment	267.0000	47.5877	12,705.94
12 Oct 2021	Brokerage	Fees/Expenses			-13.98
12 Oct 2021	Tax Credits on Brokerage	Tax Credits			0.95
13 Oct 2021	PSC Insurance Limited	Income			141.11
13 Oct 2021	NRW Holdings Limited	Income			173.90
14 Oct 2021	Commonwealth Bank of Aust Ltd	Redemption	-116.0000	104.9850	12,178.27
14 Oct 2021	The Star Entertainment Group Limited	Investment	1,225.0000	3.5200	4,312.00
14 Oct 2021	KKR Credit Income Fund	Income			106.99
14 Oct 2021	Brokerage	Fees/Expenses			-18.14
14 Oct 2021	Tax Credits on Brokerage	Tax Credits			1.23
18 Oct 2021	ANZ Banking Group Ltd	Redemption	-62.0000	27.6500	1,714.30
18 Oct 2021	Commonwealth Bank of Aust Ltd	Redemption	-16.0000	103.0000	1,648.00
18 Oct 2021	Transurban Group Rights	Redemption	-173.0000		0.00
18 Oct 2021	Transurban Group	Investment	173.0000	13.0000	2,249.00
18 Oct 2021	Vanguard FTSE Europe Shares Etf	Income			44.47
18 Oct 2021	Vaneck Emerging Inc Opportunities Active ETF	Income			96.39
18 Oct 2021	Cochlear Ltd	Income			102.20
18 Oct 2021	Brokerage	Fees/Expenses			-3.70
18 Oct 2021	Tax Credits on Brokerage	Tax Credits			0.25
20 Oct 2021	RHCPA Conv Adj Rate Equity Securities	Income			125.06
21 Oct 2021	Aristocrat Leisure Ltd Rights	Investment	36.0000		0.00
21 Oct 2021	Austal Limited	Income			108.84
29 Oct 2021	Seven Group Holdings Limited	Income			109.94
31 Oct 2021	Management Fees	Fees/Expenses			-252.39
31 Oct 2021	Tax Credits on Management Fees	Tax Credits			17.21
31 Oct 2021	Portfolio Review Fee	Portfolio Review Fee			-542.00
31 Oct 2021	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
31 Oct 2021	Custody Fee	Fees/Expenses			-98.07
31 Oct 2021	Tax Credits on Custody Fee	Tax Credits			6.69
31 Oct 2021	Account Fee	Fees/Expenses			-26.82
31 Oct 2021	Tax Credits on Account Fee	Tax Credits			1.82
31 Oct 2021	Managed portfolio fee	Fees/Expenses			-1,352.93
31 Oct 2021	Tax Credits on Managed portfolio fee	Tax Credits			92.25
31 Oct 2021	International Securities Fee	Fees/Expenses			-63.20
31 Oct 2021	Tax Credits on International Securities Fee	Tax Credits			4.31
01 Nov 2021	JPMorgan Chase & Co	Income			136.65
02 Nov 2021	Pengana Private Equity Trust	Income			1,835.21
08 Nov 2021	Metrics Master Income Trust	Income			99.53
10 Nov 2021	American Express Co	Income			37.63
11 Nov 2021	Mineral Resources Limited	Investment	398.0000	38.8402	15,458.40
11 Nov 2021	PayPal Holdings Inc	Investment	17.0000	284.0494	4,828.84
11 Nov 2021	KKR Credit Income Fund	Income			107.96
11 Nov 2021	Brokerage	Fees/Expenses			-17.01
11 Nov 2021	Tax Credits on Brokerage	Tax Credits			1.16
12 Nov 2021	Costco Wholesale Corp	Income			38.66
12 Nov 2021	Apple Inc	Income			41.73
15 Nov 2021	Endeavour Group Limited	Redemption	-564.0000	7.0781	3,992.05
15 Nov 2021	Sydney Airport	Redemption	-1,392.0000	8.4050	11,699.76
15 Nov 2021	Microsoft Corp	Redemption	-16.0000	450.6418	7,210.27
15 Nov 2021	Bank Of Queensland Limited Capital Note	Income			11.82
15 Nov 2021	Brokerage	Fees/Expenses			-17.26
15 Nov 2021	Tax Credits on Brokerage	Tax Credits			1.18
16 Nov 2021	Vaneck Emerging Inc Opportunities Active ETF	Income			121.33
17 Nov 2021	Aristocrat Leisure Ltd Rights	Redemption	-36.0000		0.00
17 Nov 2021	Aristocrat Leisure Ltd	Investment	36.0000	41.8500	1,506.60
22 Nov 2021	Challenger - Capital Notes.	Income			15.40
24 Nov 2021	Janus Henderson CDI	Income			107.28

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
29 Nov 2021	Bapcor Limited	Investment	243.0000	7.0344	1,709.36
29 Nov 2021	Mineral Resources Limited	Investment	78.0000	44.3741	3,461.18
29 Nov 2021	Macquarie Group Limited	Investment	20.0000	194.9870	3,899.74
29 Nov 2021	Pinnacle Investment Management Group Limited	Investment	280.0000	16.3272	4,571.64
29 Nov 2021	Rio Tinto Ltd	Investment	55.0000	95.2116	5,236.64
29 Nov 2021	Uniti Group Limited	Investment	1,120.0000	4.1143	4,608.02
29 Nov 2021	Vanguard FTSE Europe Shares Etf	Investment	80.0000	66.1400	5,291.20
29 Nov 2021	Woodside Petroleum Ltd	Investment	232.0000	21.4153	4,968.37
29 Nov 2021	BHP Group Limited	Investment	166.0000	38.7900	6,439.14
29 Nov 2021	Brokerage	Fees/Expenses			-44.21
29 Nov 2021	Tax Credits on Brokerage	Tax Credits			3.01
30 Nov 2021	Management Fees	Fees/Expenses			-252.63
30 Nov 2021	Tax Credits on Management Fees	Tax Credits			17.23
30 Nov 2021	Portfolio Review Fee	Portfolio Review Fee			-542.00
30 Nov 2021	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
30 Nov 2021	Custody Fee	Fees/Expenses			-99.80
30 Nov 2021	Tax Credits on Custody Fee	Tax Credits			6.80
30 Nov 2021	Account Fee	Fees/Expenses			-26.82
30 Nov 2021	Tax Credits on Account Fee	Tax Credits			1.82
30 Nov 2021	Managed portfolio fee	Fees/Expenses			-1,377.42
30 Nov 2021	Tax Credits on Managed portfolio fee	Tax Credits			93.92
30 Nov 2021	International Securities Fee	Fees/Expenses			-65.25
30 Nov 2021	Tax Credits on International Securities Fee	Tax Credits			4.45
01 Dec 2021	Beta Aust Str Bear Tmf Units	Redemption	-2,982.0000	4.4700	13,329.54
01 Dec 2021	Sydney Airport	Redemption	-2,151.0000	8.2550	17,756.51
01 Dec 2021	Wells Fargo and Company	Income			30.61
01 Dec 2021	Intel Corp	Income			137.29
01 Dec 2021	Brokerage	Fees/Expenses			-34.20
01 Dec 2021	Tax Credits on Brokerage	Tax Credits			2.33
07 Dec 2021	Johnson & Johnson	Income			153.13
08 Dec 2021	Metrics Master Income Trust	Income			108.31
09 Dec 2021	Microsoft Corp	Income			114.35
10 Dec 2021	Oil Search Ltd	Takeover	-3,205.0000	4.0400	12,948.20
10 Dec 2021	Santos Ltd	Takeover	2,011.0000	6.4800	13,031.28
10 Dec 2021	Macquarie Capital Note 4	Income			49.61
13 Dec 2021	KKR Credit Income Fund	Income			107.96
13 Dec 2021	3M Company	Income			155.93
14 Dec 2021	Amcor PLC	Income			270.08
14 Dec 2021	Macquarie Group Limited	Income			310.08
15 Dec 2021	CBAPD Perp Exch Resale Sec.Perls VII	Income			52.00
15 Dec 2021	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	Income			18.62
15 Dec 2021	Macquarie Capital Note 3	Income			47.80
15 Dec 2021	Commonwealth Bank Perls V Capital Notes	Income			32.74
16 Dec 2021	ANZ Banking Group Ltd	Income			694.80
16 Dec 2021	Home Depot Inc	Income			68.46
16 Dec 2021	Vaneck Emerging Inc Opportunities Active ETF	Income			132.36
16 Dec 2021	Resmed Inc	Income			25.59
17 Dec 2021	Aristocrat Leisure Ltd	Income			200.20
17 Dec 2021	James Hardie Industries Plc	Income			219.98
17 Dec 2021	NAB Capital Notes 5 Perp Convertible Preference Shares	Income			57.64
20 Dec 2021	ANZ Capital Notes 6	Income			55.73
20 Dec 2021	Westpac Capital Notes 6	Income			42.76
21 Dec 2021	Macquarie Bank Capital Note 3	Income			44.12
22 Dec 2021	Westpac Capital Notes 5	Income			58.36
22 Dec 2021	Collins Foods Limited	Income			104.64
31 Dec 2021	Bank of America Corporation	Income			47.65
31 Dec 2021	Management Fees	Fees/Expenses			-252.63
31 Dec 2021	Tax Credits on Management Fees	Tax Credits			17.23
31 Dec 2021	Portfolio Review Fee	Portfolio Review Fee			-542.00
31 Dec 2021	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
31 Dec 2021	Custody Fee	Fees/Expenses			-99.77
31 Dec 2021	Tax Credits on Custody Fee	Tax Credits			6.80

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
31 Dec 2021	Account Fee	Fees/Expenses			-26.82
31 Dec 2021	Tax Credits on Account Fee	Tax Credits			1.82
31 Dec 2021	Managed portfolio fee	Fees/Expenses			-1,374.10
31 Dec 2021	Tax Credits on Managed portfolio fee	Tax Credits			93.69
31 Dec 2021	International Securities Fee	Fees/Expenses			-65.92
31 Dec 2021	Tax Credits on International Securities Fee	Tax Credits			4.49
05 Jan 2022	iShares MSCI Emerging Markets	Income			429.26
07 Jan 2022	NAB Capital Notes 2	Income			28.94
11 Jan 2022	Metrics Master Income Trust	Income			112.70
13 Jan 2022	Pinnacle Investment Management Group Limited	Investment	329.0000	13.2000	4,342.80
13 Jan 2022	Brokerage	Fees/Expenses			-15.37
13 Jan 2022	Tax Credits on Brokerage	Tax Credits			1.05
17 Jan 2022	KKR Credit Income Fund	Income			107.96
19 Jan 2022	Pinnacle Investment Management Group Limited	Investment	146.0000	12.6500	1,846.90
19 Jan 2022	Uniti Group Limited	Investment	1,193.0000	4.1338	4,931.74
19 Jan 2022	Betashares Wt Europe ETF Units	Income			189.47
19 Jan 2022	Betashares Wt Japan ETF Units	Income			218.65
19 Jan 2022	Betashares Ftse 100 ETF	Income			640.36
19 Jan 2022	Vanguard FTSE Europe Shares Etf	Income			120.66
19 Jan 2022	Brokerage	Fees/Expenses			-24.00
19 Jan 2022	Tax Credits on Brokerage	Tax Credits			1.64
21 Jan 2022	BHP Group Limited	Redemption	-35.0000	46.7400	1,635.90
21 Jan 2022	IGO Limited	Redemption	-818.0000	12.8650	10,523.57
21 Jan 2022	Mineral Resources Limited	Redemption	-53.0000	64.6424	3,426.05
21 Jan 2022	Rio Tinto Ltd	Redemption	-53.0000	110.6188	5,862.80
21 Jan 2022	Brokerage	Fees/Expenses			-75.96
21 Jan 2022	Tax Credits on Brokerage	Tax Credits			5.18
24 Jan 2022	Vaneck Emerging Inc Opportunities Active ETF	Income			110.30
25 Jan 2022	Beta Aust Str Bear Tmf Units	Redemption	-7,465.0000	4.5100	33,667.15
25 Jan 2022	Etf Ultra Short Nasdaq 100 Hedge Fund	Redemption	-2,507.0000	3.9400	9,877.59
25 Jan 2022	Austal Limited	Investment	526.0000	1.9400	1,020.44
25 Jan 2022	Cochlear Ltd	Investment	11.0000	191.6281	2,107.91
25 Jan 2022	James Hardie Industries Plc	Investment	30.0000	46.7300	1,401.90
25 Jan 2022	Lendlease Group	Investment	111.0000	10.1100	1,122.21
25 Jan 2022	Macquarie Group Limited	Investment	22.0000	184.7381	4,064.24
25 Jan 2022	Betashares NASDAQ 100 ETF	Investment	376.0000	31.8700	11,983.12
25 Jan 2022	Origin Energy Ltd	Investment	322.0000	5.4196	1,745.14
25 Jan 2022	Resmed Inc	Investment	40.0000	32.6992	1,307.97
25 Jan 2022	The Star Entertainment Group Limited	Investment	210.0000	3.3400	701.40
25 Jan 2022	Woolworths Group Limited	Investment	53.0000	34.4300	1,824.79
25 Jan 2022	Audinate Group Limited	Investment	907.0000	7.8965	7,162.13
25 Jan 2022	Brokerage	Fees/Expenses			-276.22
25 Jan 2022	Tax Credits on Brokerage	Tax Credits			18.83
28 Jan 2022	Etf Ultra Short Nasdaq 100 Hedge Fund	Redemption	-2,655.0000	4.1300	10,965.16
28 Jan 2022	Adore Beauty Group Limited	Investment	479.0000	3.2429	1,553.35
28 Jan 2022	Audinate Group Limited	Investment	275.0000	7.5858	2,086.12
28 Jan 2022	Collins Foods Limited	Investment	204.0000	11.3174	2,308.75
28 Jan 2022	Betashares Geared Equity AEF ETF Units	Investment	1,323.0000	24.0973	31,880.73
28 Jan 2022	Betashares NASDAQ 100 ETF	Investment	246.0000	32.0500	7,884.30
28 Jan 2022	Pinnacle Investment Management Group Limited	Investment	264.0000	11.4123	3,012.87
28 Jan 2022	Uniti Group Limited	Investment	212.0000	4.0500	858.60
28 Jan 2022	Brokerage	Fees/Expenses			-214.45
28 Jan 2022	Tax Credits on Brokerage	Tax Credits			14.61
31 Jan 2022	JPMorgan Chase & Co	Income			134.61
31 Jan 2022	Management Fees	Fees/Expenses			-252.63
31 Jan 2022	Tax Credits on Management Fees	Tax Credits			17.23
31 Jan 2022	Portfolio Review Fee	Portfolio Review Fee			-542.00
31 Jan 2022	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
31 Jan 2022	Custody Fee	Fees/Expenses			-99.44
31 Jan 2022	Tax Credits on Custody Fee	Tax Credits			6.78
31 Jan 2022	Account Fee	Fees/Expenses			-26.82
31 Jan 2022	Tax Credits on Account Fee	Tax Credits			1.82



<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
31 Jan 2022	Managed portfolio fee	Fees/Expenses			-1,372.47
31 Jan 2022	Tax Credits on Managed portfolio fee	Tax Credits			93.58
31 Jan 2022	International Securities Fee	Fees/Expenses			-64.34
31 Jan 2022	Tax Credits on International Securities Fee	Tax Credits			4.39
08 Feb 2022	Metrics Master Income Trust	Income			108.31
10 Feb 2022	Mineral Resources Limited	Investment	40.0000	55.2657	2,210.63
10 Feb 2022	Apple Inc	Income			42.47
10 Feb 2022	American Express Co	Income			38.62
10 Feb 2022	Brokerage	Fees/Expenses			-7.83
10 Feb 2022	Tax Credits on Brokerage	Tax Credits			0.54
14 Feb 2022	Betashares Ftse 100 ETF	Redemption	-1,122.0000	10.8600	12,184.92
14 Feb 2022	Betashares Geared Equity AEF ETF Units	Redemption	-1,323.0000	26.4900	35,046.28
14 Feb 2022	Betashares NASDAQ 100 ETF	Redemption	-622.0000	33.4000	20,774.80
14 Feb 2022	KKR Credit Income Fund	Income			107.96
14 Feb 2022	Brokerage	Fees/Expenses			-240.85
14 Feb 2022	Tax Credits on Brokerage	Tax Credits			16.42
15 Feb 2022	Bank Of Queensland Limited Capital Note	Income			12.05
16 Feb 2022	Vaneck Emerging Inc Opportunities Active ETF	Income			99.27
18 Feb 2022	Costco Wholesale Corp	Income			39.20
22 Feb 2022	Apple Inc	Redemption	-24.0000	236.9962	5,687.91
22 Feb 2022	Berkshire Hathaway	Redemption	-16.0000	436.0156	6,976.25
22 Feb 2022	Costco Wholesale Corp	Redemption	-6.0000	706.2416	4,237.45
22 Feb 2022	Microsoft Corp	Redemption	-9.0000	410.1666	3,691.50
22 Feb 2022	3M Company	Redemption	-59.0000	209.0823	12,335.86
22 Feb 2022	Challenger - Capital Notes.	Income			15.60
22 Feb 2022	Transurban Group	Income			257.85
24 Feb 2022	Goodman Group	Income			172.20
25 Feb 2022	Betashares Geared Equity AEF ETF Units	Investment	546.0000	24.7400	13,508.04
25 Feb 2022	Beta Geared US EQ Tmf Units	Investment	227.0000	30.8400	7,000.68
25 Feb 2022	Brokerage	Fees/Expenses			-72.63
25 Feb 2022	Tax Credits on Brokerage	Tax Credits			4.96
28 Feb 2022	Janus Henderson CDI	Income			110.91
28 Feb 2022	Management Fees	Fees/Expenses			-252.33
28 Feb 2022	Tax Credits on Management Fees	Tax Credits			17.21
28 Feb 2022	Portfolio Review Fee	Portfolio Review Fee			-542.00
28 Feb 2022	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
28 Feb 2022	Custody Fee	Fees/Expenses			-98.01
28 Feb 2022	Tax Credits on Custody Fee	Tax Credits			6.68
28 Feb 2022	Account Fee	Fees/Expenses			-26.82
28 Feb 2022	Tax Credits on Account Fee	Tax Credits			1.82
28 Feb 2022	Managed portfolio fee	Fees/Expenses			-1,352.07
28 Feb 2022	Tax Credits on Managed portfolio fee	Tax Credits			92.19
28 Feb 2022	International Securities Fee	Fees/Expenses			-61.09
28 Feb 2022	Tax Credits on International Securities Fee	Tax Credits			4.17
01 Mar 2022	Austal Limited	Investment	1,162.0000	1.9191	2,230.11
01 Mar 2022	City Chic Collective Ltd	Investment	483.0000	3.7845	1,827.96
01 Mar 2022	Pinnacle Investment Management Group Limited	Investment	95.0000	10.3562	983.84
01 Mar 2022	Uniti Group Limited	Investment	328.0000	3.3189	1,088.60
01 Mar 2022	Audinate Group Limited	Investment	294.0000	7.9322	2,332.07
01 Mar 2022	Bapcor Limited	Investment	1,786.0000	6.6734	11,918.87
01 Mar 2022	Praemium Ltd	Investment	1,709.0000	0.8200	1,401.38
01 Mar 2022	Intel Corp	Income			142.26
01 Mar 2022	Brokerage	Fees/Expenses			-77.14
01 Mar 2022	Tax Credits on Brokerage	Tax Credits			5.24
02 Mar 2022	Vanguard FTSE Europe Shares Etf	Investment	114.0000	60.0700	6,847.98
02 Mar 2022	Wells Fargo and Company	Income			37.66
02 Mar 2022	Brokerage	Fees/Expenses			-24.26
02 Mar 2022	Tax Credits on Brokerage	Tax Credits			1.65
08 Mar 2022	ETFS EURO STOXX 50 ETF	Investment	712.0000	59.9977	42,718.43
08 Mar 2022	Johnson & Johnson	Income			147.57
08 Mar 2022	Metrics Master Income Trust	Income			98.06
08 Mar 2022	Brokerage	Fees/Expenses			-151.28

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
08 Mar 2022	Tax Credits on Brokerage	Tax Credits			10.31
10 Mar 2022	Betashares Wt Europe ETF Units	Redemption	-3,036.0000	11.2105	34,035.37
10 Mar 2022	Macquarie Capital Note 4	Income			49.64
10 Mar 2022	Microsoft Corp	Income			112.49
10 Mar 2022	Brokerage	Fees/Expenses			-120.53
10 Mar 2022	Tax Credits on Brokerage	Tax Credits			8.22
11 Mar 2022	Vaneck Emerging Inc Opportunities Active ETF	Investment	178.0000	9.9500	1,771.10
11 Mar 2022	KKR Credit Income Fund	Income			107.96
11 Mar 2022	Baby Bunting Group Limited	Income			143.55
11 Mar 2022	Brokerage	Fees/Expenses			-6.27
11 Mar 2022	Tax Credits on Brokerage	Tax Credits			0.42
14 Mar 2022	3M Company	Income			155.27
14 Mar 2022	Bapcor Limited	Income			160.00
15 Mar 2022	Amcors PLC	Income			284.25
15 Mar 2022	Macquarie Capital Note 3	Income			47.88
15 Mar 2022	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	Income			18.66
15 Mar 2022	Commonwealth Bank Perls V Capital Notes	Income			32.86
15 Mar 2022	CBAPD Perp Exch Resale Sec.Perls VII	Income			52.36
16 Mar 2022	Vaneck Emerging Inc Opportunities Active ETF	Income			99.27
16 Mar 2022	Lendlease Group	Income			46.80
17 Mar 2022	NAB Capital Notes 5 Perp Convertible Preference Shares	Income			57.93
17 Mar 2022	Resmed Inc	Income			28.04
18 Mar 2022	Appen Limited	Income			22.57
18 Mar 2022	IGO Limited	Income			59.00
18 Mar 2022	Pinnacle Investment Management Group Limited	Income			194.95
18 Mar 2022	Westpac Capital Notes 6	Income			42.88
21 Mar 2022	ANZ Capital Notes 6	Income			56.69
21 Mar 2022	Macquarie Bank Capital Note 3	Income			44.16
22 Mar 2022	Westpac Capital Notes 5	Income			58.56
23 Mar 2022	Betashares Geared Equity AEF ETF Units	Redemption	-546.0000	27.5800	15,058.68
23 Mar 2022	Beta Geared US EQ Tmf Units	Redemption	-227.0000	33.7799	7,668.05
23 Mar 2022	Smartgroup Corporation Ltd	Income			314.58
23 Mar 2022	Sonic Healthcare Ltd	Income			138.80
23 Mar 2022	Woodside Petroleum Ltd	Income			1,783.12
23 Mar 2022	Brokerage	Fees/Expenses			-80.48
23 Mar 2022	Tax Credits on Brokerage	Tax Credits			5.50
24 Mar 2022	Metrics Master Income Trust	Redemption	-2,882.0000	2.0400	5,879.28
24 Mar 2022	ANZ Convertible Perpetual Capital Note	Redemption	-125.0000	100.0000	12,500.00
24 Mar 2022	Betashares Australian Government Bond ETF	Investment	208.0000	45.7700	9,520.16
24 Mar 2022	ANZ Convertible Perpetual Capital Note	Income			142.53
24 Mar 2022	Santos Ltd	Income			237.47
24 Mar 2022	Home Depot Inc	Income			75.28
24 Mar 2022	Brokerage	Fees/Expenses			-54.54
24 Mar 2022	Tax Credits on Brokerage	Tax Credits			3.72
25 Mar 2022	ANZ Capital Notes 7	Investment	125.0000	100.9900	12,623.75
25 Mar 2022	Pwr Holdings Limited	Income			55.82
25 Mar 2022	Origin Energy Ltd	Income			363.75
25 Mar 2022	Bank of America Corporation	Income			45.98
25 Mar 2022	Brokerage	Fees/Expenses			-13.88
25 Mar 2022	Tax Credits on Brokerage	Tax Credits			0.95
28 Mar 2022	ANZ Banking Group Ltd	Redemption	-965.0000	27.6000	26,634.00
28 Mar 2022	Metrics Master Income Trust	Redemption	-2,395.0000	2.0400	4,885.80
28 Mar 2022	BHP Group Limited	Income			2,463.38
28 Mar 2022	Brokerage	Fees/Expenses			-111.62
28 Mar 2022	Tax Credits on Brokerage	Tax Credits			7.61
29 Mar 2022	Beta Aust Str Bear Tmf Units	Investment	5,223.0000	3.8200	19,951.86
29 Mar 2022	Betashares US Strong Bear Hedged	Investment	786.0000	8.4700	6,657.42
29 Mar 2022	Brokerage	Fees/Expenses			-94.24
29 Mar 2022	Tax Credits on Brokerage	Tax Credits			6.43
30 Mar 2022	Beta Aust Str Bear Tmf Units	Investment	1,930.0000	3.7700	7,276.10
30 Mar 2022	Betashares US Strong Bear Hedged	Investment	307.0000	8.2500	2,532.75
30 Mar 2022	Aurizon Holdings Limited	Income			370.65

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
30 Mar 2022	Commonwealth Bank of Aust Ltd	Income			775.25
30 Mar 2022	Worleyparsons Limited	Income			174.25
30 Mar 2022	Brokerage	Fees/Expenses			-34.74
30 Mar 2022	Tax Credits on Brokerage	Tax Credits			2.37
31 Mar 2022	Ramsay Health Care Ltd	Income			137.25
31 Mar 2022	Newcrest Mining Ltd	Income			99.30
31 Mar 2022	Atlas Arteria	Income			353.42
31 Mar 2022	Management Fees	Fees/Expenses			-251.08
31 Mar 2022	Tax Credits on Management Fees	Tax Credits			17.12
31 Mar 2022	Portfolio Review Fee	Portfolio Review Fee			-542.00
31 Mar 2022	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
31 Mar 2022	Custody Fee	Fees/Expenses			-96.63
31 Mar 2022	Tax Credits on Custody Fee	Tax Credits			6.59
31 Mar 2022	Account Fee	Fees/Expenses			-26.82
31 Mar 2022	Tax Credits on Account Fee	Tax Credits			1.82
31 Mar 2022	Managed portfolio fee	Fees/Expenses			-1,316.71
31 Mar 2022	Tax Credits on Managed portfolio fee	Tax Credits			89.78
31 Mar 2022	International Securities Fee	Fees/Expenses			-54.85
31 Mar 2022	Tax Credits on International Securities Fee	Tax Credits			3.74
06 Apr 2022	PSC Insurance Limited	Income			100.30
06 Apr 2022	CSL Limited	Income			307.34
07 Apr 2022	James Hardie Industries Plc	Investment	106.0000	39.7300	4,211.38
07 Apr 2022	NRW Holdings Limited	Income			216.04
07 Apr 2022	NAB Capital Notes 2	Income			28.57
07 Apr 2022	Brokerage	Fees/Expenses			-14.92
07 Apr 2022	Tax Credits on Brokerage	Tax Credits			1.02
08 Apr 2022	Metrics Master Income Trust	Income			67.39
12 Apr 2022	Aristocrat Leisure Ltd	Investment	190.0000	32.6778	6,208.80
12 Apr 2022	Brokerage	Fees/Expenses			-21.99
12 Apr 2022	Tax Credits on Brokerage	Tax Credits			1.50
13 Apr 2022	Betashares Australian Government Bond ETF	Investment	48.0000	44.5000	2,136.00
13 Apr 2022	KKR Credit Income Fund	Income			107.96
13 Apr 2022	Woolworths Group Limited	Income			248.04
13 Apr 2022	Brokerage	Fees/Expenses			-7.56
13 Apr 2022	Tax Credits on Brokerage	Tax Credits			0.52
20 Apr 2022	Betashares Australian Government Bond ETF	Income			13.94
20 Apr 2022	Vaneck Emerging Inc Opportunities Active ETF	Income			107.28
20 Apr 2022	Vanguard FTSE Europe Shares Etf	Income			44.91
20 Apr 2022	RHCPA Conv Adj Rate Equity Securities	Income			125.99
21 Apr 2022	Beta Aust Str Bear Tmf Units	Investment	4,239.0000	3.6700	15,557.13
21 Apr 2022	Cochlear Ltd	Income			128.65
21 Apr 2022	Rio Tinto Ltd	Income			1,027.40
21 Apr 2022	Austal Limited	Income			187.60
21 Apr 2022	Brokerage	Fees/Expenses			-55.10
21 Apr 2022	Tax Credits on Brokerage	Tax Credits			3.76
28 Apr 2022	Betashares US Strong Bear Hedged	Redemption	-1,093.0000	9.7449	10,651.28
28 Apr 2022	Brokerage	Fees/Expenses			-37.72
28 Apr 2022	Tax Credits on Brokerage	Tax Credits			2.57
29 Apr 2022	Beta Aust Str Bear Tmf Units	Redemption	-5,381.0000	4.0650	21,873.78
29 Apr 2022	Brokerage	Fees/Expenses			-77.47
29 Apr 2022	Tax Credits on Brokerage	Tax Credits			5.28
30 Apr 2022	Management Fees	Fees/Expenses			-252.63
30 Apr 2022	Tax Credits on Management Fees	Tax Credits			17.23
30 Apr 2022	Portfolio Review Fee	Portfolio Review Fee			-542.00
30 Apr 2022	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
30 Apr 2022	Custody Fee	Fees/Expenses			-98.78
30 Apr 2022	Tax Credits on Custody Fee	Tax Credits			6.74
30 Apr 2022	Account Fee	Fees/Expenses			-26.82
30 Apr 2022	Tax Credits on Account Fee	Tax Credits			1.82
30 Apr 2022	Managed portfolio fee	Fees/Expenses			-1,343.42
30 Apr 2022	Tax Credits on Managed portfolio fee	Tax Credits			91.60
30 Apr 2022	International Securities Fee	Fees/Expenses			-54.28

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
30 Apr 2022	Tax Credits on International Securities Fee	Tax Credits			3.70
02 May 2022	JPMorgan Chase & Co	Income			133.64
06 May 2022	Betashares Australian Government Bond ETF	Investment	92.0000	42.8800	3,944.96
06 May 2022	Seven Group Holdings Limited	Income			129.72
06 May 2022	Brokerage	Fees/Expenses			-13.97
06 May 2022	Tax Credits on Brokerage	Tax Credits			0.96
09 May 2022	Metrics Master Income Trust	Income			67.39
10 May 2022	American Express Co	Income			46.75
11 May 2022	Ancor PLC	Redemption	-1,687.0000	18.0200	30,399.74
11 May 2022	Brokerage	Fees/Expenses			-107.66
11 May 2022	Tax Credits on Brokerage	Tax Credits			7.34
12 May 2022	Beta Aust Str Bear Tmf Units	Redemption	-6,011.0000	4.3550	26,177.91
12 May 2022	KKR Credit Income Fund	Income			107.96
12 May 2022	Apple Inc	Income			39.18
12 May 2022	Brokerage	Fees/Expenses			-92.71
12 May 2022	Tax Credits on Brokerage	Tax Credits			6.32
13 May 2022	Costco Wholesale Corp	Income			39.84
16 May 2022	Bank Of Queensland Limited Capital Note	Income			11.89
17 May 2022	Vaneck Emerging Inc Opportunities Active ETF	Income			107.28
17 May 2022	Betashares Australian Government Bond ETF	Income			16.33
19 May 2022	BHP Group Limited	Investment	398.0000	46.2493	18,407.26
19 May 2022	Beta Geared US EQ Tmf Units	Investment	247.0000	24.3608	6,017.12
19 May 2022	Brokerage	Fees/Expenses			-86.51
19 May 2022	Tax Credits on Brokerage	Tax Credits			5.89
23 May 2022	Challenger - Capital Notes.	Income			15.40
25 May 2022	Beta Geared US EQ Tmf Units	Investment	183.0000	25.2000	4,611.60
25 May 2022	BHP Group Limited	Income			8,289.92
25 May 2022	Brokerage	Fees/Expenses			-16.33
25 May 2022	Tax Credits on Brokerage	Tax Credits			1.12
31 May 2022	Janus Henderson CDI	Income			117.97
31 May 2022	Management Fees	Fees/Expenses			-250.77
31 May 2022	Tax Credits on Management Fees	Tax Credits			17.10
31 May 2022	Portfolio Review Fee	Portfolio Review Fee			-542.00
31 May 2022	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
31 May 2022	Custody Fee	Fees/Expenses			-96.29
31 May 2022	Tax Credits on Custody Fee	Tax Credits			6.57
31 May 2022	Account Fee	Fees/Expenses			-26.82
31 May 2022	Tax Credits on Account Fee	Tax Credits			1.82
31 May 2022	Managed portfolio fee	Fees/Expenses			-1,308.89
31 May 2022	Tax Credits on Managed portfolio fee	Tax Credits			89.24
31 May 2022	International Securities Fee	Fees/Expenses			-50.41
31 May 2022	Tax Credits on International Securities Fee	Tax Credits			3.44
01 Jun 2022	Woodside Energy Group Ltd	Investment	286.0000	28.9857	8,289.92
01 Jun 2022	Wells Fargo and Company	Income			38.12
01 Jun 2022	Intel Corp	Income			144.03
03 Jun 2022	KKR Credit Income Fund	Investment	583.0000	2.0400	1,189.32
03 Jun 2022	Brokerage	Fees/Expenses			-4.20
03 Jun 2022	Tax Credits on Brokerage	Tax Credits			0.29
06 Jun 2022	Amazon com	Unit Consolidation	247.0000		0.00
08 Jun 2022	Johnson & Johnson	Income			160.08
08 Jun 2022	Metrics Master Income Trust	Income			80.49
09 Jun 2022	Microsoft Corp	Income			107.76
10 Jun 2022	Betashares Geared Equity AEF ETF Units	Investment	544.0000	24.7700	13,474.88
10 Jun 2022	Macquarie Capital Note 4	Income			51.75
10 Jun 2022	Brokerage	Fees/Expenses			-47.73
10 Jun 2022	Tax Credits on Brokerage	Tax Credits			3.25
14 Jun 2022	Betashares Geared Equity AEF ETF Units	Investment	583.0000	21.7300	12,668.59
14 Jun 2022	Beta Geared US EQ Tmf Units	Investment	183.0000	21.8700	4,002.21
14 Jun 2022	3M Company	Income			54.63
14 Jun 2022	KKR Credit Income Fund	Income			107.96
14 Jun 2022	Brokerage	Fees/Expenses			-59.05
14 Jun 2022	Tax Credits on Brokerage	Tax Credits			4.03

<b>Date</b>	<b>Transaction</b>	<b>Type</b>	<b>Units</b>	<b>Unit Price</b>	<b>\$ Value</b>
15 Jun 2022	Betashares Australian Government Bond ETF	Investment	217.0000	40.8600	8,866.62
15 Jun 2022	Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	Income			19.53
15 Jun 2022	Commonwealth Bank Perls V Capital Notes	Income			34.49
15 Jun 2022	Macquarie Capital Note 3	Income			50.05
15 Jun 2022	CBAPD Perp Exch Resale Sec.Perls VII	Income			55.25
15 Jun 2022	Brokerage	Fees/Expenses			-31.41
15 Jun 2022	Tax Credits on Brokerage	Tax Credits			2.15
16 Jun 2022	Resmed Inc	Income			29.31
16 Jun 2022	Home Depot Inc	Income			80.32
17 Jun 2022	Betashares Australian Government Bond ETF	Income			24.03
17 Jun 2022	NAB Capital Notes 5 Perp Convertible Preference Shares	Income			60.69
17 Jun 2022	Vaneck Emerging Inc Opportunities Active ETF	Income			107.28
20 Jun 2022	ANZ Capital Notes 7	Income			61.07
20 Jun 2022	Westpac Capital Notes 6	Income			45.18
20 Jun 2022	ANZ Capital Notes 6	Income			58.83
21 Jun 2022	Betashares Geared Equity AEF ETF Units	Investment	188.0000	21.1000	3,966.80
21 Jun 2022	Macquarie Bank Capital Note 3	Income			46.20
21 Jun 2022	Brokerage	Fees/Expenses			-14.05
21 Jun 2022	Tax Credits on Brokerage	Tax Credits			0.96
22 Jun 2022	Smartgroup Corporation Ltd	Investment	230.0000	5.9273	1,363.28
22 Jun 2022	NRW Holdings Limited	Investment	418.0000	1.7350	725.23
22 Jun 2022	DGL Group Limited	Investment	3,092.0000	2.6922	8,324.32
22 Jun 2022	Westpac Capital Notes 5	Income			62.29
22 Jun 2022	Brokerage	Fees/Expenses			-36.87
22 Jun 2022	Tax Credits on Brokerage	Tax Credits			2.51
24 Jun 2022	Bank of America Corporation	Income			50.07
30 Jun 2022	Bank Interest	Income			47.14
30 Jun 2022	Management Fees	Fees/Expenses			-248.66
30 Jun 2022	Tax Credits on Management Fees	Tax Credits			16.95
30 Jun 2022	Portfolio Review Fee	Portfolio Review Fee			-542.00
30 Jun 2022	Tax Credits on Portfolio Review Fee	Tax Credits			36.95
30 Jun 2022	Custody Fee	Fees/Expenses			-93.97
30 Jun 2022	Tax Credits on Custody Fee	Tax Credits			6.41
30 Jun 2022	Account Fee	Fees/Expenses			-26.82
30 Jun 2022	Tax Credits on Account Fee	Tax Credits			1.82
30 Jun 2022	Managed portfolio fee	Fees/Expenses			-1,276.97
30 Jun 2022	Tax Credits on Managed portfolio fee	Tax Credits			87.07
30 Jun 2022	International Securities Fee	Fees/Expenses			-48.54
30 Jun 2022	Tax Credits on International Securities Fee	Tax Credits			3.31

**Fees deducted directly from your account** **\$28,731.93**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

**Fees and costs deducted from your investment** **\$3,380.74**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

**Total fees and costs you paid** **\$32,112.67**

This approximate amount includes all the fees and costs that affected your investment during the period.

**Additional explanation of fees and costs**

Brokerage costs will apply to the sale of a listed security. Redemption of other securities may attract exit fees or other fees which are charged by the underlying fund manager.

The information on this statement has been obtained from, and based upon, a variety of sources -- in particular, investment product providers, investment information providers and the past performance of products.

We make no warranty or representation and assumes no responsibility or liability for the accuracy or completeness of, or any delays, errors or omissions in, any information contained on this statement. The information does not constitute the provision of financial product advice.

## Additional Fund Information

### Performance

Fund	Date	6 Month	1 Year	2 Years	3 Years	4 Years	5 Years	10 Years
Pimco Trends Managed Futures Strategy Fund	30/06/2022	27.6%	36.7%	25.7%				

### Asset Allocation

Fund	Date	Cash	Aust FI	CPI FI	Intl FI	Aust Shares	Intl Shares	Listed	Mort / Other
Pimco Trends Managed Futures Strategy Fund	30/06/2022								100.0%

### Notes

Performance figures are indicative only, representing the gross returns of the actual investment funds. The performance of your investments are dependent on other factors such as deposits, withdrawals and switches made during the period.

Returns for managed funds have been supplied by the relevant fund managers and are net of the fund managers fees and generally assume any distributions have been reinvested. No allowance is made for taxation.

Please note that not all performance figures are available for the following fund(s), as they have been in operation for less than 10 years: Pimco Trends Managed Futures Strategy Fund (commenced 13 Dec 2018).

Asset Allocation information is the latest available at the time your statement is prepared. In some instances this may be one month behind the end of the current statement period.

**It is important to note that future performance may bear no relationship to past performance.**

**Any previous Fiducian Investment Service quarterly statement(s) for this financial year are available online or by contacting Fiducian Client Services.**

### Change in circumstances

There has been no change in circumstances affecting the investment since your last statement.

## Complaints

If you have a complaint about the financial advice you received on your investment selection or strategy, we recommend you discuss this complaint with your Financial Planner or refer to the complaints section of your Financial Planner's Financial Services Guide (FSG).

If your complaint relates to the investments in your account, you may be able to raise your complaint directly with the product issuer of that investment.

If you have a complaint about the Service, please contact the Service by phone, or in writing:

The Complaints Manager  
Pearl Investment Service  
GPO Box 4175  
Sydney NSW 2001 or;  
complaintsmanager@fiducian.com.au

Where it has not been resolved to your satisfaction, you have the option to contact:

The Australian Financial Complaints Authority:  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001



17 August 2022

MR STEPHEN PRYOR & MRS CLARE PRYOR  
<CASPRY SUPERANNUATION FUND>  
540 TUCKS ROAD  
SHOREHAM VIC 3916

Resimax Preferred Equity Fund No 1  
ABN 83 823 606 605

All holding related enquiries:  
Pitcher Partners Advisors Proprietary  
Limited  
fundadmin@pitcher.com.au  
+61 3 8612 9703  
www.pitcher.com.au

Holder details:  
HIN/SRN: I\*\*\*\*\*5370  
Security: Ordinary Units  
TFN/ABN Status: Provided

## Payment statement

### Distribution - 30 June 2022 interest

Payment date: Tuesday, 16 August 2022

Dear Stephen,

Please find below details of your distribution for your holding of 100,000 Ordinary Units in Resimax Preferred Equity Fund No 1 held during the period from Friday, 01 April 2022 to Thursday, 30 June 2022 .

	AUD
Gross amount	2,724.50
Withholding tax	0.00
Net after tax	2,724.50
Cash payment	2,724.50

This payment will be processed on Tuesday, 16 August 2022 to the following bank account:

BSB \*\*\*\*000  
Account number \*\*\*\*\*177  
Account name CASPRY SUPER FUND  
Amount deposited 2,724.50



PEARL  
INVESTMENT  
SERVICE

5 October 2022

**Client Services Enquiries**  
1800 653 263 (toll-free)

Caspry Superannuation Fund  
5 New Street  
KEW VIC 3101

Dear Dr & Mrs Pryor

**Pearl Investment Service**  
**Account number: PIS27257**

We are pleased to enclose your Tax Statement and Guide for the financial year ended 30 June 2022. This Statement and Guide provide information to help you prepare your tax return and comprises a statement of income and a separate statement of realised capital gains/losses\*.

The Guide has been prepared for an individual taxpayer and may not apply to your circumstances. We recommend you seek professional assistance from your tax adviser when completing your tax return.

Should you have any queries, please contact your planner Mr David Jennings on (03) 9595 3855, or we would be happy to help you through Client Services, toll-free in Australia on 1800 653 263.

Yours sincerely

Luke Grbin  
Head of Platform Services  
Pearl Investment Service

\* Where investments are transferred-in-specie out of the Pearl Investment Service (these transfers appear as Realised Capital Gains/(Losses) in the Sales Report) it is assumed to involve a change in beneficial owner and hence trigger a CGT event. This may or may not be the case in your individual circumstances.



**PEARL INVESTMENT SERVICE**  
**Client Tax Statement**

**Prosperum Wealth**  
**Caspy Superannuation Fund PIS27257**  
Your Adviser: David Jennings

**Tax Component Summary**

For the period from 01 July 2021 to 30 June 2022

	Income Received \$		Tax Credit \$		Taxable Income \$
<b>Australian Share Income</b>					
Unfranked dividends from shares	5,044.59				5,044.59 (3)
Franked dividends from shares	29,895.88 (1)		12,904.58 (2)		42,800.46
Non Taxable	0.00				
<b>Foreign Share Income</b>					
Assessable foreign source income	3,770.44		656.52		4,426.96
<b>Trust Distributions</b>					
Australian Income					
Interest	965.95				965.95
Unfranked dividends not declared to be conduit foreign income	2.54				2.54
Unfranked dividends declared to be conduit foreign income	212.86				212.86
NCMI – Non-primary production	59.70				59.70
Excluded from NCMI – Non-primary production	1.04				1.04
Other taxable Australian income	671.94				671.94
Franked dividends	1,847.85		864.21 (4)		2,712.06
Total Australian Taxable Income					4,626.09 (5)
Capital Gains					
CGT concession	2,106.13				
Discounted gains	2,106.13		0.00		2,106.13 (8)
Non discounted gains	0.00		0.00		0.00 (8)
Foreign Income	25,177.74		653.96 (6)		25,831.70 (7)
Other Non-Assessable Amounts					
Other Non-Attributable Income	1,805.27				
Non Assessable Non Exempt	14.91				
<b>Interest Received</b>	47.14				47.14 (9)
<b>Total assessable income</b>					<b>84,883.07</b>
<b>Deductions</b>					
Expenses	25,932.30				25,932.30 (10)
TFN Withholding Tax Paid	0.00		0.00 (11)		0.00
Non-resident Withholding Tax Paid	0.00		0.00		0.00
<b>Total deductions/expenses</b>	<b>25,932.30</b>				<b>25,932.30</b>

**Operator:** Fiducian Investment Management Services Limited ABN 28 602 441 814  
**Custodian:** National Australia Bank Limited ABN 12 004 044 937

**Street Address:** Level 4, 1 York Street, Sydney 2000  
**Postal Address:** GPO BOX 4175, Sydney 2001

**Enquiries Client Services:** 1800 653 263

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**Prosperum Wealth**  
**Caspry Superannuation Fund PIS27257**  
Your Adviser: David Jennings

**Australian Share Income**

Asset Name	Franked	Unfranked	Non Taxable	Total Received	Tax Paid / Offset	Total Taxable
Ancor PLC	0.00	787.40	0.00	787.40	0.00	787.40
ANZ Banking Group Ltd	1,403.20	0.00	0.00	1,403.20	601.37	2,004.57
ANZ Capital Notes	110.59	0.00	0.00	110.59	47.40	157.99
ANZ Capital Notes 6	226.64	0.00	0.00	226.64	97.13	323.77
ANZ Capital Notes 7	61.08	0.00	0.00	61.08	26.17	87.25
ANZ Convertible Perpetual Capital Note	318.69	0.00	0.00	318.69	136.58	455.27
Appen Limited	19.93	19.93	0.00	39.86	8.57	48.43
Aristocrat Leisure Ltd	307.30	0.00	0.00	307.30	131.70	439.00
Aurizon Holdings Limited	707.04	170.64	0.00	877.68	303.02	1,180.70
Austal Limited	0.00	296.44	0.00	296.44	0.00	296.44
Baby Bunting Group Limited	338.68	0.00	0.00	338.68	145.15	483.83
Bank Of Queensland Limited Capital Note	52.32	0.00	0.00	52.32	22.43	74.75
Bapcor Limited	300.91	0.00	0.00	300.91	128.96	429.87
Bendigo and Adelaide Bank Ltd Cap Note 3-Bbsw+3.8%	73.69	0.00	0.00	73.69	31.58	105.27
BHP Group Limited	12,998.84	0.00	0.00	12,998.84	5,570.93	18,569.77
Bingo Industries Limited	339.42	0.00	0.00	339.42	145.46	484.88
CBAPD Perp Exch Resale Sec.Perts VII	224.90	0.00	0.00	224.90	96.39	321.29
Challenger - Capital Notes.	80.28	0.00	0.00	80.28	34.41	114.69
Cochlear Ltd	0.00	230.85	0.00	230.85	0.00	230.85
Collins Foods Limited	203.64	0.00	0.00	203.64	87.28	290.92
Commonwealth Bank of Aust Ltd	1,899.25	0.00	0.00	1,899.25	813.96	2,713.21
Commonwealth Bank Peris V Capital Notes	140.59	0.00	0.00	140.59	60.25	200.84
CSL Limited	33.06	604.93	0.00	637.99	14.17	652.16
Endeavour Group Limited	39.48	0.00	0.00	39.48	16.92	56.40
IGO Limited	223.70	0.00	0.00	223.70	95.88	319.58
James Hardie Industries Plc	0.00	219.99	0.00	219.99	73.33	293.32
Janus Henderson CDI	0.00	443.33	0.00	443.33	0.00	443.33
Macquarie Bank Capital Note 3	75.77	113.66	0.00	189.43	32.47	221.90
Macquarie Capital Note 3	79.76	119.65	0.00	199.41	34.19	233.60
Macquarie Capital Note 4	81.97	122.95	0.00	204.92	35.13	240.05
Macquarie Group Limited	287.51	431.27	0.00	718.78	123.22	842.00
Mineral Resources Limited	484.75	0.00	0.00	484.75	207.75	692.50
NAB Capital Notes 2	123.10	0.00	0.00	123.10	52.75	175.85
NAB Capital Notes 5 Perp Convertible Preference Shares	240.82	0.00	0.00	240.82	103.21	344.03
Newcrest Mining Ltd	632.50	0.00	0.00	632.50	271.07	903.57
NRW Holdings Limited	389.94	0.00	0.00	389.94	167.12	557.06
Oil Search Ltd	0.00	196.07	0.00	196.07	0.00	196.07
Origin Energy Ltd	0.00	607.13	0.00	607.13	0.00	607.13
Pinnacle Investment Management Group Limited	194.95	0.00	0.00	194.95	83.55	278.50
PSC Insurance Limited	168.99	72.42	0.00	241.41	72.42	313.83
Pwr Holdings Limited	136.77	0.00	0.00	136.77	58.62	195.39
Ramsay Health Care Ltd	415.36	0.00	0.00	415.36	178.01	593.37
Resmed Inc	0.00	106.04	0.00	106.04	18.71	124.75
RHCPA Conv Adj Rate Equity Securities	251.05	0.00	0.00	251.05	107.60	358.65
Rio Tinto Ltd	1,886.27	0.00	0.00	1,886.27	808.40	2,694.67
Santos Ltd	166.23	71.24	0.00	237.47	71.24	308.71
Seven Group Holdings Limited	239.66	0.00	0.00	239.66	102.71	342.37
Smartgroup Corporation Ltd	463.86	0.00	0.00	463.86	198.79	662.65
Sonic Healthcare Ltd	274.65	73.15	0.00	347.80	117.70	465.50
Westpac Capital Notes 5	249.78	0.00	0.00	249.78	107.05	356.83
Westpac Capital Notes 6	184.12	0.00	0.00	184.12	78.90	263.02
Woodside Petroleum Ltd	2,206.60	0.00	0.00	2,206.60	945.69	3,152.29
Woolworths Group Limited	558.24	0.00	0.00	558.24	239.24	797.48
Worleypersons Limited	0.00	357.50	0.00	357.50	0.00	357.50
	<b>29,895.88</b>	<b>5,044.59</b>	<b>0.00</b>	<b>34,940.47</b>	<b>12,904.58</b>	<b>47,845.05</b>

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**PEARL INVESTMENT SERVICE**  
**Client Tax Statement**

**Prosperum Wealth**  
**Caspry Superannuation Fund PIS27257**  
Your Adviser: David Jennings

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**Foreign Share Income**

<b>Asset Name</b>	<b>Assessable Foreign Source Income</b>	<b>Foreign Income Tax Offset</b>	<b>Foreign Taxable Income</b>
3M Company	483.66	85.31	568.97
American Express Co	163.87	28.92	192.79
Apple Inc	167.21	29.50	196.71
Bank of America Corporation	199.88	35.27	235.15
Costco Wholesale Corp	160.62	28.34	188.96
Home Depot Inc	275.53	48.61	324.14
Intel Corp	507.59	89.59	597.18
Johnson & Johnson	586.73	99.63	686.36
JPMorgan Chase & Co	569.85	100.57	670.42
Microsoft Corp	459.82	81.15	540.97
Nestle SA	27.82	0.00	27.82
Wells Fargo and Company	167.86	29.63	197.49
	<b>3,770.44</b>	<b>656.52</b>	<b>4,426.96</b>

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**Unit Trust Distributions**

Item	Atlas Arteria	Beta Geared US EQ Tmf Units	Betashares Australian Government Bond ETF	Betashares Ftse 100 ETF	Betashares Geared Equity AEF ETF Units	Betashares Wt Europe ETF Units	Betashares Wt Japan ETF Units	Fidelity Global Emerging Markets Fund
<b>Australian Income</b>								
Interest	0.00	0.00	0.00	0.00	23.05	0.00	0.00	0.00
Unfranked dividends not declared to be conduit foreign income	0.00	0.00	0.00	0.00	2.54	0.00	0.00	0.00
Unfranked dividends declared to be conduit foreign income	0.00	0.00	0.00	0.00	137.96	0.00	0.00	0.00
NCMI – Non-primary production	0.00	0.00	0.00	0.00	1.10	0.00	0.00	0.00
Excluded from NCMI – Non-primary production	0.00	0.00	0.00	0.00	1.04	0.00	0.00	0.00
Other taxable Australian income	0.00	0.00	0.00	0.00	50.32	0.00	0.06	0.00
Franked dividends	0.00	0.00	0.00	0.00	1,829.23	0.00	0.00	0.00
<b>Capital Gains</b>								
CGT concession amount	0.00	0.00	0.00	0.00	273.41	55.25	1,307.51	0.00
Discounted gains	0.00	0.00	0.00	0.00	273.41	55.25	1,307.51	0.00
Non discounted gains	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Foreign Income</b>	<b>597.08</b>	<b>1,523.74</b>	<b>0.00</b>	<b>1,087.05</b>	<b>36.44</b>	<b>252.01</b>	<b>5,092.51</b>	<b>456.87</b>
<b>Other Non-Assessable Amounts</b>								
Non Assessable Non Exempt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Non-Attributable income	0.00	0.00	93.74	0.00	45.43	0.00	0.00	0.00
<b>Total received</b>	<b>597.08</b>	<b>1,523.74</b>	<b>93.74</b>	<b>1,087.05</b>	<b>2,673.93</b>	<b>362.51</b>	<b>7,707.59</b>	<b>456.87</b>
<b>Assessable credits/ offsets</b>								
Franking credits from trust distributions - Australian Income	0.00	0.00	0.00	0.00	856.23	0.00	0.00	0.00
Franking credits from trust distributions - Foreign Income	0.00	50.63	0.00	6.84	2.56	15.19	96.07	58.89
<b>Total taxable</b>	<b>597.08</b>	<b>1,574.37</b>	<b>0.00</b>	<b>1,093.89</b>	<b>3,213.88</b>	<b>322.45</b>	<b>6,496.15</b>	<b>515.76</b>
<b>AMIT Cost base adjustment</b>	<b>0.00</b>	<b>761.87</b>	<b>-93.74</b>	<b>0.00</b>	<b>-45.43</b>	<b>173.05</b>	<b>3,746.14</b>	<b>0.00</b>

Item	Global X Euro STOXX 50 ETF	Goodman Group	iShares MSCI Emerging Markets	KKR Credit Income Fund	Lendlease Group	Metrics Master Income Trust	Pengana Private Equity Trust	Pimco Trends Managed Futures Strategy Fund
<b>Australian Income</b>								
Interest	0.00	5.35	0.00	0.00	0.00	778.87	0.00	0.38
Unfranked dividends not declared to be conduit foreign income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unfranked dividends declared to be conduit foreign income	0.00	0.00	0.00	0.00	74.90	0.00	0.00	0.00
NCMI – Non-primary production	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Excluded from NCMI – Non-primary production	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other taxable Australian income	0.00	22.29	0.00	18.70	42.22	402.57	0.00	0.00
Franked dividends	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Capital Gains</b>								
CGT concession amount	345.29	98.87	12.89	0.00	10.16	0.00	0.00	0.00
Discounted gains	345.29	98.87	12.89	0.00	10.16	0.00	0.00	0.00
Non discounted gains	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Foreign Income</b>	<b>841.33</b>	<b>103.67</b>	<b>683.25</b>	<b>1,372.87</b>	<b>20.81</b>	<b>0.00</b>	<b>0.10</b>	<b>12,574.49</b>
<b>Other Non-Assessable Amounts</b>								
Non Assessable Non Exempt	0.00	0.00	0.00	0.00	14.91	0.00	0.00	0.00
Other Non-Attributable income	0.00	15.35	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total received</b>	<b>1,531.91</b>	<b>344.40</b>	<b>709.03</b>	<b>1,391.57</b>	<b>173.16</b>	<b>1,181.44</b>	<b>0.10</b>	<b>12,574.87</b>
<b>Assessable credits/ offsets</b>								
Franking credits from trust distributions - Australian Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Franking credits from trust distributions - Foreign Income	192.63	3.91	119.13	0.00	2.09	0.00	7.87	0.00
<b>Total taxable</b>	<b>1,379.25</b>	<b>234.09</b>	<b>815.27</b>	<b>1,391.57</b>	<b>150.18</b>	<b>1,181.44</b>	<b>7.97</b>	<b>12,574.87</b>
<b>AMIT Cost base adjustment</b>	<b>0.00</b>	<b>-15.35</b>	<b>0.00</b>	<b>0.00</b>	<b>-6.84</b>	<b>0.00</b>	<b>-1,835.10</b>	<b>0.00</b>

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Your Adviser: David Jennings

Item	Transurban Group	Vaneck Emerging Inc Opportunities Active ETF	Vanguard FTSE Europe Shares Etf	Total
<b>Australian Income</b>				
Interest	158.30	0.00	0.00	965.95
Unfranked dividends not declared to be conduit foreign income	0.00	0.00	0.00	2.54
Unfranked dividends declared to be conduit foreign income	0.00	0.00	0.00	212.86
NCMI – Non-primary production	58.60	0.00	0.00	59.70
Excluded from NCMI – Non-primary production	0.00	0.00	0.00	1.04
Other taxable Australian income	135.78	0.00	0.00	671.94
Franked dividends	18.62	0.00	0.00	1,847.85
<b>Capital Gains</b>				
CGT concession amount	0.00	0.00	2.75	2,106.13
Discounted gains	0.00	0.00	2.75	2,106.13
Non discounted gains	0.00	0.00	0.00	0.00
<b>Foreign Income</b>	<b>0.00</b>	<b>0.00</b>	<b>535.52</b>	<b>25,177.74</b>
<b>Other Non-Assessable Amounts</b>				
Non Assessable Non Exempt	0.00	0.00	0.00	14.91
Other Non-Attributable income	333.49	1,317.26	0.00	1,805.27
<b>Total received</b>	<b>704.79</b>	<b>1,317.26</b>	<b>541.02</b>	<b>34,972.06</b>
<b>Assessable credits/ offsets</b>				
Franking credits from trust distributions - Australian Income	7.98	0.00	0.00	864.21
Franking credits from trust distributions - Foreign Income	0.00	0.00	98.15	653.96
<b>Total taxable</b>	<b>379.28</b>	<b>0.00</b>	<b>636.42</b>	<b>32,563.92</b>
<b>AMIT Cost base adjustment</b>	<b>-333.49</b>	<b>-1,317.26</b>	<b>11.36</b>	<b>1,045.21</b>

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**Realised Capital Gains/(Losses) on Sales**

Asset Name	Date Purchase	Date Sold	Units Sold	Loss Cost Base	Gain Cost Base	Indexed Gain Cost Base	Proceeds	Indexed Gains	Discounted Gains	Short Term Gains /(Losses)
3M Company	29/10/18	17/02/22	28.0000	7,452.80	7,452.80	0.00	5,854.31	0.00	0.00	-1,598.49
3M Company	09/02/18	17/02/22	26.0000	7,482.65	7,482.65	0.00	5,436.14	0.00	0.00	-2,046.51
3M Company	12/10/18	17/02/22	2.0000	565.29	565.29	0.00	418.16	0.00	0.00	-147.13
3M Company	27/04/18	17/02/22	3.0000	784.73	784.73	0.00	627.25	0.00	0.00	-157.48
Adore Beauty Group Limited	27/10/20	17/09/21	240.0000	1,366.33	1,366.33	0.00	1,066.39	0.00	0.00	-299.94
Afterpay Limited	09/02/18	03/08/21	72.0000	480.05	480.05	0.00	9,242.51	0.00	5,841.64	0.00
Alphabet Inc - Class A Common Stock	10/09/18	17/09/21	1.0000	1,671.77	1,671.77	0.00	3,930.31	0.00	1,505.69	0.00
Amcor PLC	03/03/20	09/05/22	113.0000	1,654.89	1,654.89	0.00	2,029.54	0.00	249.77	0.00
Amcor PLC	09/02/18	09/05/22	432.0000	6,141.94	6,141.94	0.00	7,758.95	0.00	1,078.01	0.00
Amcor PLC	19/03/20	09/05/22	459.0000	5,039.92	5,039.92	0.00	8,243.88	0.00	2,135.97	0.00
Amcor PLC	17/09/21	09/05/22	74.0000	1,220.24	1,220.24	0.00	1,329.08	0.00	0.00	108.84
Amcor PLC	23/08/18	09/05/22	157.0000	2,223.75	2,223.75	0.00	2,819.80	0.00	397.37	0.00
Amcor PLC	13/03/20	09/05/22	101.0000	1,083.80	1,083.80	0.00	1,814.01	0.00	486.81	0.00
Amcor PLC	11/03/20	09/05/22	142.0000	1,808.95	1,808.95	0.00	2,550.40	0.00	494.30	0.00
Amcor PLC	06/10/21	09/05/22	150.0000	2,405.23	2,405.23	0.00	2,694.08	0.00	0.00	288.85
Amcor PLC	13/12/19	09/05/22	59.0000	904.07	904.07	0.00	1,059.67	0.00	103.73	0.00
American Express Co	19/03/21	06/10/21	3.0000	551.32	551.32	0.00	707.42	0.00	0.00	156.10
American Express Co	17/09/21	06/10/21	1.0000	223.25	223.25	0.00	235.81	0.00	0.00	12.56
American Express Co	11/12/19	06/10/21	3.0000	525.56	525.56	0.00	707.42	0.00	121.24	0.00
ANZ Banking Group Ltd	13/12/19	24/03/22	76.0000	1,888.34	1,888.34	0.00	2,090.68	0.00	134.89	0.00
ANZ Banking Group Ltd	13/01/13	24/03/22	401.0000	5,874.65	5,874.65	0.00	11,031.08	0.00	3,437.62	0.00
ANZ Banking Group Ltd	17/09/21	06/10/21	25.0000	692.71	692.71	0.00	689.68	0.00	0.00	-3.03
ANZ Banking Group Ltd	30/05/18	14/10/21	47.0000	1,276.66	1,276.66	0.00	1,298.22	0.00	14.37	0.00
ANZ Banking Group Ltd	17/09/21	14/10/21	15.0000	415.63	415.63	0.00	414.33	0.00	0.00	-1.30
ANZ Banking Group Ltd	30/05/18	24/03/22	401.0000	10,892.32	10,892.32	0.00	11,031.08	0.00	92.51	0.00
ANZ Banking Group Ltd	01/04/20	24/03/22	87.0000	1,471.90	1,471.90	0.00	2,393.28	0.00	614.25	0.00
ANZ Capital Notes	27/04/18	08/07/21	8.0000	811.65	811.65	0.00	811.65	0.00	0.00	0.00
ANZ Capital Notes	01/03/19	08/07/21	8.0000	804.18	804.18	0.00	804.18	0.00	0.00	0.00
ANZ Capital Notes	09/02/18	08/07/21	41.0000	4,249.08	4,249.08	0.00	4,249.09	0.00	0.01	0.00
ANZ Capital Notes	01/04/20	08/07/21	60.0000	5,885.56	5,885.56	0.00	5,885.56	0.00	0.00	0.00
ANZ Capital Notes	13/12/19	08/07/21	12.0000	1,233.89	1,233.89	0.00	1,233.89	0.00	0.00	0.00
ANZ Capital Notes 6	09/02/18	17/09/21	23.0000	2,383.64	2,383.64	0.00	2,350.35	0.00	0.00	-33.29
ANZ Convertible Perpetual Capital Note	09/02/18	24/03/22	50.0000	5,112.73	5,112.73	0.00	5,000.00	0.00	0.00	-112.73
ANZ Convertible Perpetual Capital Note	01/03/19	24/03/22	7.0000	709.23	709.23	0.00	700.00	0.00	0.00	-9.23
ANZ Convertible Perpetual Capital Note	27/04/18	24/03/22	7.0000	697.19	697.19	0.00	700.00	0.00	1.87	0.00
ANZ Convertible Perpetual Capital Note	01/04/20	24/03/22	61.0000	5,889.48	5,889.48	0.00	6,100.00	0.00	140.35	0.00
ANZ Convertible Perpetual Capital Note	09/02/18	17/09/21	25.0000	2,556.36	2,556.36	0.00	2,516.45	0.00	0.00	-39.91
Appen Limited	19/03/20	17/09/21	12.0000	237.19	237.19	0.00	112.58	0.00	0.00	-124.61
Apple Inc	01/04/21	17/02/22	20.0000	3,243.29	3,243.29	0.00	4,739.93	0.00	0.00	1,496.64
Apple Inc	01/04/21	17/09/21	14.0000	2,270.30	2,270.30	0.00	2,860.08	0.00	0.00	589.78
Apple Inc	06/10/21	17/02/22	4.0000	764.52	764.52	0.00	947.99	0.00	0.00	183.47
Aristocrat Leisure Ltd	05/10/18	17/09/21	88.0000	2,470.90	2,470.90	0.00	4,065.72	0.00	1,063.21	0.00
Aristocrat Leisure Ltd Rights	19/03/20	17/11/21	16.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Aristocrat Leisure Ltd Rights	06/10/21	17/11/21	5.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Aristocrat Leisure Ltd Rights	05/10/18	17/11/21	5.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Aristocrat Leisure Ltd Rights	09/10/18	17/11/21	9.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Aristocrat Leisure Ltd Rights	13/03/20	17/11/21	1.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Atlas Arteria	22/09/20	17/09/21	86.0000	535.70	535.70	0.00	572.13	0.00	0.00	36.43
Aurizon Holdings Limited	22/04/20	06/10/21	422.0000	1,907.83	1,907.83	0.00	1,614.60	0.00	0.00	-293.23
Austal Limited	11/03/20	06/10/21	330.0000	1,077.20	1,077.20	0.00	622.78	0.00	0.00	-454.42
Australian Dairy Nutritionals Group	09/02/18	06/10/21	6,364.0000	765.04	765.04	0.00	389.99	0.00	0.00	-375.05
Australian Dairy Nutritionals Group	09/02/18	17/09/21	4,178.0000	502.25	502.25	0.00	207.64	0.00	0.00	-294.61
Baby Bunting Group Limited	09/02/18	06/10/21	139.0000	214.45	214.45	0.00	805.27	0.00	393.88	0.00
Baby Bunting Group Limited	09/02/18	17/09/21	37.0000	57.09	57.09	0.00	195.09	0.00	92.00	0.00

**Operator:** Fiducian Investment Management Services Limited ABN 28 602 441 814  
**Custodian:** National Australia Bank Limited ABN 12 004 044 937

**Street Address:** Level 4, 1 York Street, Sydney 2000  
**Postal Address:** GPO BOX 4175, Sydney 2001

**Enquiries Client Services:** 1800 653 263

**PEARL INVESTMENT SERVICE**  
**Client Tax Statement**

**Prosperum Wealth**  
**Caspy Superannuation Fund PIS27257**  
**Your Adviser: David Jennings**

Asset Name	Date Purchase	Date Sold	Units Sold	Loss Cost Base	Gain Cost Base	Indexed Gain Cost Base	Proceeds	Indexed Gains	Discounted Gains	Short Term Gains /(Losses)
Bank of America Corporation	19/03/21	17/09/21	8.0000	397.98	397.98	0.00	441.40	0.00	0.00	43.42
Bank of America Corporation	22/09/20	06/10/21	23.0000	792.83	792.83	0.00	1,376.34	0.00	389.01	0.00
Bank of America Corporation	22/09/20	17/09/21	5.0000	172.36	172.36	0.00	275.87	0.00	0.00	103.51
Bank Of Queensland Limited Capital Note	17/05/19	17/09/21	7.0000	703.41	703.41	0.00	723.79	0.00	13.59	0.00
Bapcor Limited	17/09/21	06/10/21	32.0000	235.87	235.87	0.00	230.02	0.00	0.00	-5.85
Berkshire Hathaway	17/09/21	17/02/22	11.0000	4,270.69	4,270.69	0.00	4,796.17	0.00	0.00	525.48
Berkshire Hathaway	19/03/21	17/02/22	3.0000	982.94	982.94	0.00	1,308.05	0.00	0.00	325.11
Berkshire Hathaway	12/10/18	17/02/22	2.0000	588.48	588.48	0.00	872.03	0.00	189.03	0.00
Berkshire Hathaway	17/09/21	06/10/21	3.0000	1,164.73	1,164.73	0.00	1,129.85	0.00	0.00	-34.88
Beta Aust Str Bear Tmf Units	03/08/21	24/01/22	1,107.0000	4,842.55	4,842.55	0.00	4,976.09	0.00	0.00	133.54
Beta Aust Str Bear Tmf Units	17/09/21	24/01/22	134.0000	582.27	582.27	0.00	602.35	0.00	0.00	20.08
Beta Aust Str Bear Tmf Units	04/06/21	24/01/22	391.0000	1,835.67	1,835.67	0.00	1,757.59	0.00	0.00	-78.08
Beta Aust Str Bear Tmf Units	06/10/21	24/01/22	326.0000	1,494.61	1,494.61	0.00	1,465.41	0.00	0.00	-29.20
Beta Aust Str Bear Tmf Units	21/04/22	10/05/22	4,239.0000	15,608.47	15,608.47	0.00	18,399.93	0.00	0.00	2,791.46
Beta Aust Str Bear Tmf Units	30/03/22	10/05/22	1,772.0000	6,702.48	6,702.48	0.00	7,691.59	0.00	0.00	989.11
Beta Aust Str Bear Tmf Units	10/08/21	24/01/22	935.0000	4,000.01	4,000.01	0.00	4,202.93	0.00	0.00	202.92
Beta Aust Str Bear Tmf Units	16/06/21	24/01/22	4,572.0000	20,526.44	20,526.44	0.00	20,551.68	0.00	0.00	25.24
Beta Aust Str Bear Tmf Units	03/05/21	29/11/21	2,446.0000	12,634.29	12,634.29	0.00	10,922.42	0.00	0.00	-1,711.87
Beta Aust Str Bear Tmf Units	04/06/21	29/11/21	536.0000	2,516.42	2,516.42	0.00	2,393.46	0.00	0.00	-122.96
Beta Aust Str Bear Tmf Units	29/03/22	27/04/22	5,223.0000	20,017.70	20,017.70	0.00	21,161.44	0.00	0.00	1,143.74
Beta Aust Str Bear Tmf Units	30/03/22	27/04/22	158.0000	597.63	597.63	0.00	640.15	0.00	0.00	42.52
Beta Geared US EQ Tmf Units	25/02/22	21/03/22	227.0000	7,233.57	7,233.57	0.00	7,642.76	0.00	0.00	409.19
Betashares Fise 100 ETF	17/10/19	06/10/21	49.0000	503.26	503.26	0.00	493.03	0.00	0.00	-10.23
Betashares Fise 100 ETF	17/10/19	10/02/22	1,122.0000	11,523.52	11,523.52	0.00	12,144.71	0.00	414.13	0.00
Betashares Geared Equity AEF ETF Units	25/02/22	21/03/22	546.0000	13,541.40	13,541.40	0.00	15,008.99	0.00	0.00	1,467.59
Betashares Geared Equity AEF ETF Units	28/01/22	10/02/22	1,323.0000	31,968.29	31,968.29	0.00	34,930.62	0.00	0.00	2,962.33
Betashares NASDAQ 100 ETF	25/01/22	10/02/22	376.0000	12,022.66	12,022.66	0.00	12,516.96	0.00	0.00	494.30
Betashares NASDAQ 100 ETF	28/01/22	10/02/22	246.0000	7,910.32	7,910.32	0.00	8,189.28	0.00	0.00	278.96
Betashares US Strong Bear Hedged	29/03/22	26/04/22	786.0000	6,679.39	6,679.39	0.00	7,634.29	0.00	0.00	954.90
Betashares US Strong Bear Hedged	30/03/22	26/04/22	307.0000	2,541.11	2,541.11	0.00	2,981.84	0.00	0.00	440.73
Betashares Wt Europe ETF Units	19/03/20	08/03/22	666.0000	5,330.53	5,330.53	0.00	7,441.62	0.00	1,407.39	0.00
Betashares Wt Europe ETF Units	06/10/21	08/03/22	39.0000	519.20	519.20	0.00	435.77	0.00	0.00	-83.43
Betashares Wt Europe ETF Units	29/10/18	08/03/22	481.0000	5,484.41	5,484.41	0.00	5,374.50	0.00	0.00	-109.91
Betashares Wt Europe ETF Units	19/09/18	08/03/22	838.0000	10,322.40	10,322.40	0.00	9,363.48	0.00	0.00	-958.92
Betashares Wt Europe ETF Units	17/09/21	08/03/22	197.0000	2,739.34	2,739.34	0.00	2,201.20	0.00	0.00	-538.14
Betashares Wt Europe ETF Units	03/03/20	08/03/22	151.0000	1,902.55	1,902.55	0.00	1,687.21	0.00	0.00	-215.34
Betashares Wt Europe ETF Units	11/03/20	08/03/22	664.0000	7,366.11	7,366.11	0.00	7,419.27	0.00	35.44	0.00
BHP Group Limited	17/09/21	19/01/22	35.0000	1,370.76	1,370.76	0.00	1,630.50	0.00	0.00	259.74
BHP Group Limited	17/09/21	06/10/21	231.0000	9,047.04	9,047.04	0.00	8,430.63	0.00	0.00	-616.41
Bingo Industries Limited	13/03/20	05/08/21	598.0000	1,452.00	1,452.00	0.00	1,993.13	0.00	360.75	0.00
Bingo Industries Limited	09/02/18	05/08/21	178.0000	429.94	429.94	0.00	593.27	0.00	108.89	0.00
Bingo Industries Limited	14/09/18	05/08/21	818.0000	2,077.72	2,077.72	0.00	2,726.39	0.00	432.45	0.00
Bingo Industries Limited	01/04/20	05/08/21	1,307.0000	2,689.82	2,689.82	0.00	4,356.23	0.00	1,110.94	0.00
Boeing Co.	19/03/20	17/09/21	3.0000	516.57	516.57	0.00	886.18	0.00	246.41	0.00
Boeing Co.	29/10/18	17/09/21	5.0000	2,558.36	2,558.36	0.00	1,476.97	0.00	0.00	-1,081.39
Boeing Co.	19/03/21	17/09/21	1.0000	337.92	337.92	0.00	295.39	0.00	0.00	-42.53
Boeing Co.	13/12/19	17/09/21	6.0000	2,973.10	2,973.10	0.00	1,772.36	0.00	0.00	-1,200.74
Boeing Co.	19/03/20	06/10/21	2.0000	344.38	344.38	0.00	602.50	0.00	172.08	0.00
CBAPD Perp Exch Resale Sec.Peris VII	09/02/18	17/09/21	25.0000	2,464.23	2,464.23	0.00	2,521.11	0.00	37.92	0.00
Challenger - Capital Notes.	09/02/18	17/09/21	17.0000	1,816.54	1,816.54	0.00	1,742.41	0.00	0.00	-74.13
Challenger - Capital Notes.	27/04/18	17/09/21	2.0000	206.44	206.44	0.00	204.99	0.00	0.00	-1.45
Challenger - Capital Notes.	01/04/20	17/09/21	5.0000	405.61	405.61	0.00	512.47	0.00	71.24	0.00
City Chic Collective Ltd	11/03/20	17/09/21	161.0000	377.55	377.55	0.00	1,054.56	0.00	451.34	0.00
City Chic Collective Ltd	01/04/20	06/10/21	29.0000	44.72	44.72	0.00	178.55	0.00	89.22	0.00
City Chic Collective Ltd	01/04/20	17/09/21	153.0000	235.94	235.94	0.00	1,002.15	0.00	510.81	0.00
Clean Teq Water Limited	04/04/18	19/08/21	90.0000	622.02	622.02	0.00	55.83	0.00	0.00	-566.19

**Operator:** Fiducian Investment Management Services Limited ABN 28 602 441 814  
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**Enquiries Client Services:** 1800 653 263



**PEARL INVESTMENT SERVICE**  
**Client Tax Statement**

**Prosperum Wealth**  
**Caspy Superannuation Fund PIS27257**  
**Your Adviser: David Jennings**

Asset Name	Date Purchase	Date Sold	Units Sold	Loss Cost Base	Gain Cost Base	Indexed Gain Cost Base	Proceeds	Indexed Gains	Discounted Gains	Short Term Gains /(Losses)
Clean Teq Water Limited	09/02/18	19/08/21	116.0000	878.70	878.70	0.00	71.96	0.00	0.00	-806.74
Clean Teq Water Limited	15/02/18	19/08/21	118.0000	923.87	923.87	0.00	73.20	0.00	0.00	-850.67
Clean Teq Water Limited	30/10/18	19/08/21	301.0000	727.50	727.50	0.00	186.72	0.00	0.00	-540.78
Cochlear Ltd	17/09/21	06/10/21	1.0000	239.31	239.31	0.00	214.06	0.00	0.00	-25.25
Commonwealth Bank of Aust Ltd	13/12/19	12/10/21	6.0000	482.42	482.42	0.00	629.26	0.00	97.89	0.00
Commonwealth Bank of Aust Ltd	09/02/18	12/10/21	83.0000	6,305.63	6,305.63	0.00	8,704.83	0.00	1,599.47	0.00
Commonwealth Bank of Aust Ltd	30/05/18	12/10/21	14.0000	974.11	974.11	0.00	1,468.28	0.00	329.45	0.00
Commonwealth Bank of Aust Ltd	30/05/18	14/10/21	16.0000	1,113.27	1,113.27	0.00	1,646.30	0.00	355.35	0.00
Commonwealth Bank of Aust Ltd	17/09/21	06/10/21	13.0000	1,335.43	1,335.43	0.00	1,337.76	0.00	0.00	2.33
Commonwealth Bank of Aust Ltd	17/09/21	12/10/21	13.0000	1,335.43	1,335.43	0.00	1,363.41	0.00	0.00	27.98
Commonwealth Bank Peris V Capital Notes	13/12/19	17/09/21	6.0000	615.76	615.76	0.00	622.95	0.00	4.80	0.00
Commonwealth Bank Peris V Capital Notes	06/04/18	17/09/21	6.0000	600.00	600.00	0.00	622.95	0.00	15.30	0.00
Costco Wholesale Corp	01/04/21	17/02/22	5.0000	2,312.47	2,312.47	0.00	3,531.21	0.00	0.00	1,218.74
Costco Wholesale Corp	06/10/21	17/02/22	1.0000	609.64	609.64	0.00	706.24	0.00	0.00	96.60
Costco Wholesale Corp	01/04/21	17/09/21	6.0000	2,774.96	2,774.96	0.00	3,805.41	0.00	0.00	1,030.45
CSL Limited	13/03/20	17/09/21	6.0000	1,759.77	1,759.77	0.00	1,852.58	0.00	61.87	0.00
Endeavour Group Limited	17/09/21	06/10/21	55.0000	356.96	356.96	0.00	387.61	0.00	0.00	30.65
Endeavour Group Limited	12/10/18	11/11/21	383.0000	1,515.52	1,515.52	0.00	2,708.14	0.00	795.08	0.00
Endeavour Group Limited	13/12/19	11/11/21	47.0000	251.38	251.38	0.00	332.33	0.00	53.97	0.00
Endeavour Group Limited	11/09/20	11/11/21	134.0000	701.23	701.23	0.00	947.49	0.00	164.17	0.00
Eftis Ultra Short Nasdaq 100 Hedge Fund	25/08/20	06/10/21	18.0000	147.21	147.21	0.00	73.90	0.00	0.00	-73.31
Eftis Ultra Short Nasdaq 100 Hedge Fund	28/07/20	06/10/21	278.0000	2,802.33	2,802.33	0.00	1,141.41	0.00	0.00	-1,660.92
Eftis Ultra Short Nasdaq 100 Hedge Fund	21/07/20	06/10/21	186.0000	1,789.30	1,789.30	0.00	763.68	0.00	0.00	-1,025.62
Eftis Ultra Short Nasdaq 100 Hedge Fund	16/06/21	24/01/22	403.0000	1,869.82	1,869.82	0.00	1,582.58	0.00	0.00	-287.24
Eftis Ultra Short Nasdaq 100 Hedge Fund	25/08/20	24/01/22	253.0000	2,069.12	2,069.12	0.00	993.53	0.00	0.00	-1,075.59
Eftis Ultra Short Nasdaq 100 Hedge Fund	16/07/20	06/10/21	492.0000	5,146.66	5,146.66	0.00	2,020.05	0.00	0.00	-3,126.61
Eftis Ultra Short Nasdaq 100 Hedge Fund	14/10/20	24/01/22	557.0000	3,975.48	3,975.48	0.00	2,187.34	0.00	0.00	-1,788.14
Eftis Ultra Short Nasdaq 100 Hedge Fund	17/09/21	25/01/22	976.0000	3,517.19	3,517.19	0.00	4,017.58	0.00	0.00	500.39
Eftis Ultra Short Nasdaq 100 Hedge Fund	10/08/21	25/01/22	1,095.0000	4,231.03	4,231.03	0.00	4,507.43	0.00	0.00	276.40
Eftis Ultra Short Nasdaq 100 Hedge Fund	16/06/21	25/01/22	584.0000	2,709.61	2,709.61	0.00	2,403.96	0.00	0.00	-305.65
Eftis Ultra Short Nasdaq 100 Hedge Fund	19/01/21	24/01/22	389.0000	2,355.86	2,355.86	0.00	1,527.60	0.00	0.00	-828.26
Eftis Ultra Short Nasdaq 100 Hedge Fund	03/05/21	24/01/22	905.0000	4,339.39	4,339.39	0.00	3,553.93	0.00	0.00	-785.46
IGO Limited	06/10/21	19/01/22	203.0000	1,735.39	1,735.39	0.00	2,602.98	0.00	0.00	867.59
IGO Limited	17/09/21	19/01/22	148.0000	1,387.64	1,387.64	0.00	1,897.74	0.00	0.00	510.10
IGO Limited	13/03/20	19/01/22	467.0000	1,867.35	1,867.35	0.00	5,988.13	0.00	2,747.19	0.00
Intel Corp	19/03/21	06/10/21	2.0000	164.35	164.35	0.00	144.24	0.00	0.00	-20.11
JPMorgan Chase & Co	29/10/18	06/10/21	10.0000	1,481.55	1,481.55	0.00	2,291.68	0.00	540.09	0.00
JPMorgan Chase & Co	10/09/18	17/09/21	5.0000	812.07	812.07	0.00	1,079.98	0.00	178.61	0.00
JPMorgan Chase & Co	19/03/21	17/09/21	5.0000	1,008.44	1,008.44	0.00	1,079.98	0.00	0.00	71.54
JPMorgan Chase & Co	12/10/18	17/09/21	9.0000	1,397.42	1,397.42	0.00	1,943.97	0.00	364.37	0.00
JPMorgan Chase & Co	29/10/18	17/09/21	19.0000	2,814.95	2,814.95	0.00	4,103.94	0.00	859.33	0.00
KKR Credit Income Fund	18/11/19	17/09/21	1,684.0000	4,062.26	4,062.26	0.00	3,788.48	0.00	0.00	-273.78
Lendlease Group	13/12/19	17/09/21	85.0000	1,602.84	1,602.84	0.00	964.61	0.00	0.00	-638.23
Lendlease Group	12/10/18	17/09/21	133.0000	2,408.17	2,408.17	0.00	1,509.32	0.00	0.00	-898.85
Lendlease Group	12/10/18	06/10/21	71.0000	1,285.52	1,285.52	0.00	778.07	0.00	0.00	-507.45
Macquarie Bank Capital Note 3	02/06/20	17/09/21	10.0000	1,000.00	1,000.00	0.00	1,078.90	0.00	52.60	0.00
Macquarie Capital Note 3	13/06/18	11/08/21	4.0000	402.33	402.33	0.00	418.60	0.00	10.85	0.00
Macquarie Capital Note 3	07/06/18	11/08/21	26.0000	2,600.00	2,600.00	0.00	2,720.91	0.00	80.61	0.00
Macquarie Capital Note 3	07/06/18	17/09/21	6.0000	600.00	600.00	0.00	625.11	0.00	16.74	0.00
Macquarie Capital Note 4	27/03/19	17/09/21	4.0000	400.00	400.00	0.00	424.33	0.00	16.22	0.00
Macquarie Capital Note 4	27/03/19	11/08/21	31.0000	3,100.00	3,100.00	0.00	3,318.25	0.00	145.50	0.00
Macquarie Group Limited	13/03/20	17/09/21	24.0000	2,631.77	2,631.77	0.00	4,306.48	0.00	1,116.47	0.00
Metrics Master Income Trust	09/04/18	17/09/21	1,174.0000	2,348.00	2,348.00	0.00	2,415.96	0.00	45.31	0.00
Metrics Master Income Trust	12/03/20	23/03/22	87.0000	167.66	167.66	0.00	176.89	0.00	6.15	0.00
Metrics Master Income Trust	06/10/21	23/03/22	138.0000	285.57	285.57	0.00	280.59	0.00	0.00	-4.98
Metrics Master Income Trust	18/09/20	23/03/22	2,657.0000	5,252.95	5,252.95	0.00	5,402.39	0.00	99.63	0.00

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**Custodian:** National Australia Bank Limited ABN 12 004 044 937

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**Enquiries Client Services:** 1800 653 263

**PEARL INVESTMENT SERVICE**  
**Client Tax Statement**

**Prosperum Wealth**  
**Caspy Superannuation Fund PIS27257**  
**Your Adviser: David Jennings**

Asset Name	Date Purchase	Date Sold	Units Sold	Loss Cost Base	Gain Cost Base	Indexed Gain Cost Base	Proceeds	Indexed Gains	Discounted Gains	Short Term Gains /(Losses)
Metrics Master Income Trust	01/04/20	24/03/22	1,118.0000	1,937.35	1,937.35	0.00	2,273.20	0.00	223.90	0.00
Metrics Master Income Trust	12/03/20	24/03/22	1,277.0000	2,460.87	2,460.87	0.00	2,596.48	0.00	90.41	0.00
Metrics Master Income Trust	18/09/20	17/09/21	5,139.0000	10,159.92	10,159.92	0.00	10,575.50	0.00	277.05	0.00
Microsoft Corp	01/04/21	17/02/22	1.0000	312.92	312.92	0.00	410.17	0.00	0.00	97.25
Microsoft Corp	29/10/18	17/02/22	2.0000	305.75	305.75	0.00	820.33	0.00	343.05	0.00
Microsoft Corp	06/10/21	11/11/21	5.0000	1,958.85	1,958.85	0.00	2,253.21	0.00	0.00	294.36
Microsoft Corp	01/04/21	17/09/21	27.0000	8,448.80	8,448.80	0.00	11,285.87	0.00	0.00	2,837.07
Microsoft Corp	01/04/21	11/11/21	11.0000	3,442.10	3,442.10	0.00	4,957.06	0.00	0.00	1,514.96
Microsoft Corp	12/10/18	17/02/22	1.0000	153.30	153.30	0.00	410.17	0.00	171.25	0.00
Microsoft Corp	19/03/21	17/02/22	5.0000	1,500.84	1,500.84	0.00	2,050.83	0.00	0.00	549.99
Mineral Resources Limited	17/09/21	19/01/22	21.0000	1,030.05	1,030.05	0.00	1,353.01	0.00	0.00	322.96
Mineral Resources Limited	29/11/21	19/01/22	32.0000	1,421.43	1,421.43	0.00	2,061.74	0.00	0.00	640.31
NAB Capital Notes 2	12/03/20	17/09/21	9.0000	908.23	908.23	0.00	931.44	0.00	15.47	0.00
NAB Capital Notes 5 Perp Convertible Preference Shares	09/02/18	17/09/21	6.0000	611.91	611.91	0.00	627.14	0.00	10.15	0.00
NAB Capital Notes 5 Perp Convertible Preference Shares	13/12/19	17/09/21	4.0000	403.57	403.57	0.00	418.09	0.00	9.68	0.00
NAB Capital Notes 5 Perp Convertible Preference Shares	09/02/18	11/08/21	58.0000	5,915.14	5,915.14	0.00	6,079.76	0.00	109.75	0.00
Nestle SA	09/02/18	08/10/21	16.0000	1,666.68	1,666.68	0.00	2,637.06	0.00	646.92	0.00
Nestle SA	19/03/21	08/10/21	1.0000	144.90	144.90	0.00	164.82	0.00	0.00	19.92
Nestle SA	13/12/19	08/10/21	9.0000	1,361.03	1,361.03	0.00	1,483.35	0.00	81.55	0.00
Nestle SA	17/09/21	08/10/21	28.0000	4,801.87	4,801.87	0.00	4,614.86	0.00	0.00	-187.01
Nestle SA	27/04/18	08/10/21	3.0000	309.78	309.78	0.00	494.45	0.00	123.11	0.00
Nestle SA	29/10/18	08/10/21	14.0000	1,648.74	1,648.74	0.00	2,307.43	0.00	439.13	0.00
Newcrest Mining Ltd	30/04/21	06/10/21	37.0000	981.99	981.99	0.00	858.99	0.00	0.00	-123.00
NRW Holdings Limited	01/04/20	17/09/21	1,096.0000	1,557.92	1,557.92	0.00	2,009.04	0.00	300.75	0.00
NRW Holdings Limited	17/03/20	17/09/21	474.0000	662.05	662.05	0.00	868.87	0.00	137.88	0.00
Nuix Limited	22/12/20	19/08/21	1,168.0000	9,546.15	9,546.15	0.00	2,974.52	0.00	0.00	-6,571.63
Oil Search Ltd	04/05/20	10/12/21	485.0000	1,018.50	1,018.50	0.00	1,018.50	0.00	0.00	0.00
Oil Search Ltd	05/06/19	10/12/21	898.0000	6,211.62	6,211.62	0.00	6,211.62	0.00	0.00	0.00
Oil Search Ltd	01/04/20	10/12/21	1,108.0000	3,005.75	3,005.75	0.00	3,005.75	0.00	0.00	0.00
Oil Search Ltd	11/03/20	10/12/21	483.0000	1,643.25	1,643.25	0.00	1,643.25	0.00	0.00	0.00
Oil Search Ltd	27/11/18	10/12/21	228.0000	1,633.52	1,633.52	0.00	1,633.53	0.00	0.01	0.00
Oil Search Ltd	03/03/20	10/12/21	3.0000	17.34	17.34	0.00	17.34	0.00	0.00	0.00
Oil Search Ltd	09/02/18	17/09/21	826.0000	6,047.06	6,047.06	0.00	3,171.39	0.00	0.00	-2,875.67
Oil Search Ltd	27/11/18	17/09/21	57.0000	408.38	408.38	0.00	218.85	0.00	0.00	-189.53
Oil Search Ltd	13/12/19	17/09/21	250.0000	1,834.37	1,834.37	0.00	959.86	0.00	0.00	-874.51
Oil Search Ltd	27/11/18	06/10/21	38.0000	272.25	272.25	0.00	169.87	0.00	0.00	-102.38
Origin Energy Ltd	13/12/19	17/09/21	136.0000	1,179.99	1,179.99	0.00	599.16	0.00	0.00	-580.83
Origin Energy Ltd	12/10/18	17/09/21	521.0000	4,217.16	4,217.16	0.00	2,295.29	0.00	0.00	-1,921.87
Pengana Private Equity Trust	30/04/19	15/09/21	37,122.0000	43,141.07	43,141.07	0.00	48,835.63	0.00	3,796.38	0.00
Pengana Private Equity Trust	03/05/19	15/09/21	6,652.0000	7,700.12	7,700.12	0.00	8,751.00	0.00	700.59	0.00
Ramsay Health Care Ltd	25/11/20	17/09/21	3.0000	194.38	194.38	0.00	210.84	0.00	0.00	16.46
RHCPA Conv Adj Rate Equity Securities	09/02/18	17/09/21	18.0000	1,954.83	1,954.83	0.00	1,890.49	0.00	0.00	-64.34
Rio Tinto Ltd	21/09/21	19/01/22	27.0000	2,618.25	2,618.25	0.00	2,976.85	0.00	0.00	358.60
Rio Tinto Ltd	17/09/21	06/10/21	18.0000	1,789.96	1,789.96	0.00	1,732.67	0.00	0.00	-57.29
Rio Tinto Ltd	17/09/21	19/01/22	13.0000	1,292.75	1,292.75	0.00	1,433.30	0.00	0.00	140.55
Rio Tinto Ltd	29/11/21	19/01/22	13.0000	1,239.02	1,239.02	0.00	1,433.30	0.00	0.00	194.28
Seven Group Holdings Limited	17/09/21	06/10/21	10.0000	207.36	207.36	0.00	204.42	0.00	0.00	-2.94
Smartgroup Corporation Ltd	21/01/19	06/10/21	147.0000	1,447.80	1,447.80	0.00	1,380.38	0.00	0.00	-67.42
Smartgroup Corporation Ltd	21/01/19	17/09/21	64.0000	630.33	630.33	0.00	492.24	0.00	0.00	-138.09
Sonic Healthcare Ltd	01/03/19	17/09/21	1.0000	24.31	24.31	0.00	42.00	0.00	11.79	0.00
Sonic Healthcare Ltd	02/06/14	17/09/21	50.0000	896.91	896.91	0.00	2,099.88	0.00	801.98	0.00
Sunrise Energy Metals Limited	15/02/18	17/09/21	141.0000	1,836.12	1,836.12	0.00	234.51	0.00	0.00	-1,601.61
Sydney Airport	22/09/20	11/11/21	1,055.0000	5,829.23	5,829.23	0.00	8,858.19	0.00	2,019.31	0.00
Sydney Airport	22/09/20	29/11/21	487.0000	2,690.83	2,690.83	0.00	4,016.06	0.00	883.49	0.00
Sydney Airport	22/09/20	17/09/21	145.0000	801.18	801.18	0.00	1,188.50	0.00	0.00	387.32
Sydney Airport	11/09/20	29/11/21	1,664.0000	9,132.52	9,132.52	0.00	13,722.24	0.00	3,059.82	0.00

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**PEARL INVESTMENT SERVICE**  
**Client Tax Statement**

**Prosperum Wealth**  
**Caspy Superannuation Fund PIS27257**  
**Your Adviser: David Jennings**

Asset Name	Date Purchase	Date Sold	Units Sold	Loss Cost Base	Gain Cost Base	Indexed Gain Cost Base	Proceeds	Indexed Gains	Discounted Gains	Short Term Gains /(Losses)
Sydney Airport	06/10/21	11/11/21	337.0000	2,766.23	2,766.23	0.00	2,829.58	0.00	0.00	63.35
The Star Entertainment Group Limited	09/02/18	17/09/21	3,110.0000	18,990.76	18,990.76	0.00	13,141.87	0.00	0.00	-5,848.89
Transurban Group	17/09/21	06/10/21	10.0000	140.79	140.79	0.00	140.30	0.00	0.00	-0.49
Transurban Group Rights	13/03/20	18/10/21	106.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transurban Group Rights	19/03/20	18/10/21	56.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transurban Group Rights	17/09/21	18/10/21	11.0000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Vaneck Emerging Inc Opportunities Active ETF	24/11/20	17/09/21	405.0000	4,560.52	4,560.52	0.00	4,621.41	0.00	0.00	60.89
Wells Fargo and Company	27/04/18	06/10/21	6.0000	416.97	416.97	0.00	388.66	0.00	0.00	-28.31
Wells Fargo and Company	09/02/18	06/10/21	2.0000	143.88	143.88	0.00	129.55	0.00	0.00	-14.33
Wells Fargo and Company	29/10/18	17/09/21	68.0000	5,008.39	5,008.39	0.00	4,277.14	0.00	0.00	-731.25
Wells Fargo and Company	09/02/18	17/09/21	60.0000	4,316.34	4,316.34	0.00	3,773.94	0.00	0.00	-542.40
Westpac Capital Notes 5	14/03/18	17/09/21	21.0000	2,100.00	2,100.00	0.00	2,169.17	0.00	46.11	0.00
Westpac Capital Notes 6	13/12/19	17/09/21	8.0000	830.98	830.98	0.00	834.06	0.00	2.05	0.00
Westpac Capital Notes 6	18/12/18	17/09/21	7.0000	700.00	700.00	0.00	729.80	0.00	19.87	0.00
Woodside Petroleum Ltd	05/06/19	27/05/22	97.0000	3,328.31	3,328.31	0.00	3,328.31	0.00	0.00	0.00
Woodside Petroleum Ltd	13/03/20	27/05/22	38.0000	731.47	731.47	0.00	731.47	0.00	0.00	0.00
Woodside Petroleum Ltd	01/04/20	27/05/22	144.0000	2,838.21	2,838.21	0.00	2,838.21	0.00	0.00	0.00
Woodside Petroleum Ltd	16/03/18	27/05/22	37.0000	999.00	999.00	0.00	999.00	0.00	0.00	0.00
Woodside Petroleum Ltd	09/03/18	27/05/22	35.0000	1,004.18	1,004.18	0.00	1,004.18	0.00	0.00	0.00
Woodside Petroleum Ltd	03/03/20	27/05/22	43.0000	1,222.07	1,222.07	0.00	1,222.07	0.00	0.00	0.00
Woodside Petroleum Ltd	29/11/21	27/05/22	232.0000	4,973.47	4,973.47	0.00	4,973.47	0.00	0.00	0.00
Woodside Petroleum Ltd	27/11/18	27/05/22	149.0000	4,687.53	4,687.53	0.00	4,687.53	0.00	0.00	0.00
Woodside Petroleum Ltd	17/09/21	27/05/22	39.0000	822.95	822.95	0.00	822.95	0.00	0.00	0.00
Woodside Petroleum Ltd	11/03/20	27/05/22	132.0000	2,868.57	2,868.57	0.00	2,868.57	0.00	0.00	0.00
Woodside Petroleum Ltd	13/12/19	06/10/21	60.0000	2,077.37	2,077.37	0.00	1,503.86	0.00	0.00	-573.51
Woodside Petroleum Ltd	05/06/19	06/10/21	23.0000	789.19	789.19	0.00	576.48	0.00	0.00	-212.71
Woodside Petroleum Ltd	09/02/18	27/05/22	274.0000	8,585.23	8,585.23	0.00	8,585.23	0.00	0.00	0.00
Woolworths Group Limited	17/09/21	06/10/21	8.0000	315.12	315.12	0.00	312.02	0.00	0.00	-3.10
Worleyparsons Limited	15/02/18	06/10/21	36.0000	493.25	493.25	0.00	362.49	0.00	0.00	-130.76
			<b>132,014.0000</b>	<b>720,565.72</b>	<b>720,565.72</b>	<b>0.00</b>	<b>769,520.99</b>	<b>0.00</b>	<b>48,518.60</b>	<b>-23,822.54</b>

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**PEARL INVESTMENT SERVICE**  
**Client Tax Statement**

**Prosperum Wealth**  
**Caspry Superannuation Fund PIS27257**  
Your Adviser: David Jennings

**Expenses**

<b>Description</b>	<b>Amount</b>
Account Fee	300.00
Adviser Service Fee	6,060.60
Custody Fee	1,092.88
Managed portfolio fee	14,988.75
Management Fees	3,490.09
	<b>25,932.30</b>



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# PEARL INVESTMENT SERVICE

## Guide to your Annual Tax Statement

Financial Year ending  
30 June 2022

This guide is provided by the Pearl Investment Service to help **INDIVIDUAL** taxpayers complete their tax return using the Tax Statement along with income from other sources.  
**All taxpayers should seek professional advice from their Accountant or Tax Adviser prior to lodging their income tax return.**

Your Tax Statement Summary			Tax Return
Component of Income	Reference on Summary	Brief Description	Where to refer on your tax return <b>S</b> = in Tax return for individuals (Supplementary Section)
Dividends from Shares – Franked Imputation Credits	1 2	Franked dividends are dividends paid by Australian companies from tax-paid profits. An imputation credit attaches to franked dividends representing the Australian company tax paid by a company.	Page 3, Question 11, Box T Page 3, Question 11, Box U
Potential Limitation of Imputation Credits	2a	Holding period limitation rules may apply to imputation credits.	
Unfranked dividends from shares	3	Unfranked dividends are dividends paid by companies from profits on which no tax has been paid.	Page 3, Question 11, Box S
Australian Income from Unit Trusts		Net income from Australian sources earned by the unit trusts in which you invest.	<b>S</b>
Imputation Credits	4	Imputation credits attach to franked dividends.	Page 13, Question 13, Box Q
Australian Taxable Income	5	Total taxable income earned from Australian sources.	Page 13, Question 13, Box U
Foreign Income		Net income from overseas sources earned by the unit trusts in which you invest.	
Foreign Tax Credits	6	Credit allowed for foreign tax already paid on income earned by unit trusts, up to the equivalent amount of Australian tax payable on that income.	Page 14, Question 20, Box O <b>S</b>
Foreign Taxable Income	7	Net taxable income earned from foreign sources.	Page 14, Question 20, Box M <b>S</b>
Non-Discounted Gains	8	Assessable short-term capital gains distributed by unit trusts, not subject to discount. (To add with “Realised Capital Gains & Losses on Sales” below)	Page 14, Question 18 <b>S</b>
Discounted Gains	8	Assessable portion of long-term gains distributed by unit trusts, after application of 50% discount. Note: This assumes you are an individual for taxation purposes. Other investors should consult with their Tax Adviser. (To add with “Realised Capital Gains & Losses on Sales” below)	Page 14, Question 18 <b>S</b>
CGT Concession		Non-assessable portion of long-term capital gains distributed by unit trusts, after application of 50% discount. These amounts cannot be offset against capital losses. This will not reduce the cost base of your units. Note: This assumes you are an individual for taxation purposes. Other investors should consult with their Tax Adviser.	Not included
Other Non-Attributable Income		This is the cash distribution and other entitlements from the fund that exceed the attribution amount. This amount may affect your cost base calculation and has been reflected in the Cost Base Adjustment.	Not included
Non Assessable Non Exempt		This amount is non assessable and is not required to be included in your tax return. This amount may affect your cost base calculation and has been reflected in the Cost Base Adjustment.	
Interest Earned on Cash Holdings	9	Interest income earned other than via trusts or from foreign sources.	Page 3, Question 10, Box L
Expenses	10	Fees and expenses incurred in the management of your investments. Where fees refunded exceed fees charged, this value will be negative. We recommend you seek independent tax advice.	Page 4, Question D7, Box I
TFN Tax Paid	11	Tax File Number withholding tax deducted from your investment income.	Page 13, Question 13, Box R <b>S</b>
Realised Capital Gains & Losses on Sales	(To add with “Non-Discounted” & “Discounted Gains” above)	Assessable Capital Gains or Losses may arise on the disposal of your investments and must be combined with capital gains from trust distributions. Your net taxable gains are calculated by first offsetting capital losses against short-term gains (already done on report), then indexed capital gains and trust non-discounted gains. If the result produces a net loss, that loss and any prior year losses are applied against the discounted capital gains and trust discounted gains after grossing up these gains to 100%. If the result is a gain, 50% of the gain is assessable. If the result is a loss, it may be carried forward for offset against future capital gains. Only parcels resulting in a gain or loss are shown on your statement.	Page 14, Question 18 <b>S</b>

**Some of the above may not apply to you and you should seek tax advice relevant to your own tax position from your Tax Adviser.**

Please note, while every effort is made to ensure that the information in this guide is correct, no warranty is given as to accuracy, reliability and completeness and, except for liability under statute which cannot be excluded, no responsibility for errors or omissions is accepted. Fiducian Investment Management Services Limited ABN 28 602 441 814 AFSL 468211



Resimax Preferred Equity Fund No 1  
ABN 83 823 606 605

17 August 2022

All holding related enquiries:  
Pitcher Partners Advisors Proprietary  
Limited  
fundadmin@pitcher.com.au  
+61 3 8612 9703  
www.pitcher.com.au

MR STEPHEN PRYOR & MRS CLARE PRYOR  
<CASPRY SUPERANNUATION FUND>  
540 TUCKS ROAD  
SHOREHAM VIC 3916

Holder details:  
HIN/SRN: I\*\*\*\*\*5370  
Security: Ordinary Units  
TFN/ABN Status: Provided


## Holding/Periodic statement

Dear Stephen,

Please find below details of your holdings in Resimax Preferred Equity Fund No 1 for the period from 1 July 2021 until 30 June 2022.

### Summary

#### Balance as at 30 June 2022

Holding		Balance	Price (AUD)	Paid/Value (AUD)
Ordinary Units		100,000	0.72357129	72,357.13

### Ordinary Units

#### Transaction details

Date	Description	Quantity	Balance	Price (AUD)	Paid/Value (AUD)
01 Jul 2021	Opening Balance		100,000	0.76467904	76,467.90
16 Apr 2022	Return Of Capital	0	100,000	-	4,110.77
30 Jun 2022	Closing Balance		100,000	0.72357129	72,357.13

The opening balance reflects the previous day's closing balance.

The opening price was recorded as at 30 Jun 2021 and the closing price was recorded as at 21 Apr 2022. This closing price is also used in the summary table.

### Important information about the statement

The information shown in this statement is that recorded on the register as at the time of production. Subject to the date the information is available to the registry, transactions such as off-market transfers and distribution reinvestments for example, may not be included. Neither the security issuer nor the registrar will be liable for any financial loss incurred by a security holder who relies on the information shown.

Please keep this statement for future reference. A fee may be charged for replacement.

This is not a tax statement.

A separate statement will be sent to you containing information that may be required for preparing your tax return.

Where a security is quoted on the ASX, the issuer will not have access to price information for units bought and sold on the exchange or the related transaction costs. For this reason, and in accordance with the relief granted to issuers under ASIC Class Order 13/1200, the statement will not contain prices of units bought or sold on the exchange or a calculation of your investment performance in dollar terms. This information can be sourced from your financial adviser or broker. The statement, however, will include a calculation of your investment performance where you have not bought or sold units during the reporting period.

The Australian Taxation Office advises you to keep this statement as a permanent record. Disposal of securities by Australian residents may result in Capital Gains Tax. If you would like a copy of "Guide to Capital Gains Tax", published by the ATO, telephone 1300 720 092.

You can sign in to the Investor Centre at any time by going to <https://www.registrydirect.com.au/investors/> where you can review your transaction history, current holdings as well as any distribution or dividends paid on your account.

# Rollover Benefits Statement

## Section A: Receiving funds details

**THIS FORM DOES NOT HAVE TO BE INCLUDED IN A TAX RETURN**

CASPRY SUPERANNUATION FUND  
5 NEW ST  
KEW VIC 3101

Receiving fund's ABN  
USI (Unique Superannuation Identifier)  
MCI (Member Client Identifier)

72 941 377 607
STEPHEN PRYOR

## Section B: Member's details

Title	Dr	Family name	PRYOR				
First given name	STEPHEN						
Other given names	WILLIAM						
Residential Address	5 NEW ST						
	KEW	State	VIC	Country	AUSTRALIA	Postcode	3101
Date of birth	09/07/1960	Sex (M/F)	M	Tax File Number	688-225-352		
Daytime phone number	03 9830 7355	Email Address (if applicable)	steve@elthamvet.com.au				

## Section C: Rollover transaction details

Service period start date	01/01/1987		
<b>Tax components</b>		<b>Preservation amounts</b>	
Tax free component	2,521.01	Preserved amount	41,795.10
KiwiSaver tax free component	0	KiwiSaver preserved amount	0
Taxable component:		Restricted non-preserved amount	0
Element taxed in the fund	39,274.09	Unrestricted non-preserved amount	0
Element untaxed in the fund	0		
Tax components TOTAL	41,795.10	Preservation amounts TOTAL	41,795.10

## Section D: Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006			
ABN			
Your fund's name			
Contact name		Email address if applicable	
		Phone number	
Signature of authorised person		Date	

**You must send the original of this form to the receiving super fund within seven days of making the rollover payment. Keep a copy for your records and give a copy to the member within 30 days of making the rollover payment.**

Compass





14 April 2022

MR STEPHEN PRYOR & MRS CLARE PRYOR  
<CASPRY SUPERANNUATION FUND>  
540 TUCKS ROAD  
SHOREHAM VIC 3916

Resimax Preferred Equity Fund No 1  
ABN 83 823 606 605

All holding related enquiries:  
Pitcher Partners Advisors Proprietary  
Limited  
fundadmin@pitcher.com.au  
T: +61 3 8612 9703  
www.pitcher.com.au

Holder details:  
HIN/SRN: I\*\*\*\*\*5370  
Security: Ordinary Units  
TFN/ABN Status: Provided

## Payment statement

### Distribution - 31 March 2022

Payment date: Thursday, 31 March 2022

Dear Stephen,

Please find below details of your distribution for your holding of 100,000 Ordinary Units in Resimax Preferred Equity Fund No 1 held during the period from Thursday, 01 July 2021 to Thursday, 31 March 2022 .

	AUD
Gross amount	12,711.86
Withholding tax	0.00
Net after tax	12,711.86
Cash payment	12,711.86

This payment will be processed on Thursday, 14 April 2022 to the following bank account:

BSB \*\*\*\*000  
Account number \*\*\*\*\*177  
Account name CASPRY SUPER FUND  
Amount deposited 12,711.86



# REMITTANCE ADVICE

Stephen William Pryor (Caspry Super Fund A/C)  
23 Rubens Grove  
CANTERBURY VIC 3126

**Payment Date**  
28 Feb 2022

**Sent Date**  
1 Mar 2022

**Account Number**  
970-128

**ABN**  
25 153 799 092

VetShare Limited  
PO Box 2141  
SMITHFIELD NSW 2164  
AUSTRALIA

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<b>Total AUD paid</b>	<b>55,061.23</b>
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Invoice Date	Reference	Invoice Total	Amount Paid	Still Owing
1 Dec 2021	1st Share Capital Reduction Payment Cert No: 139	22,672.27	22,672.27	0.00
1 Dec 2021	1st Share Capital Reduction Payment Cert No: 234	32,388.96	32,388.96	0.00
		<b>Total AUD</b>	<b>55,061.23</b>	<b>0.00</b>

# Financial Year Summary

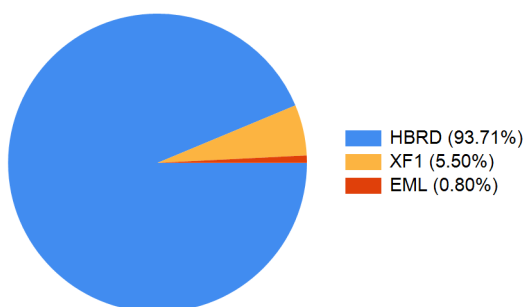
1 JULY 2021 - 30 JUNE 2022



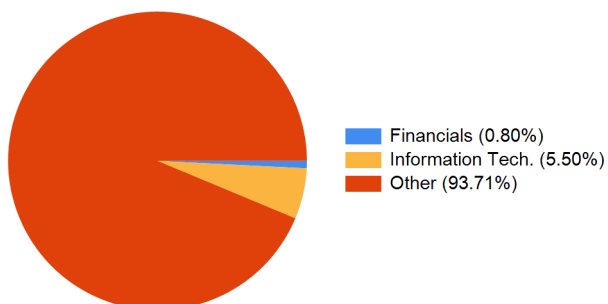
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	622368	DR STEPHEN WILLIAM PRYOR <CASPRY SUPER FUND A/C>	\$154,611.60
CDIA	10690177	SW & CE PRYOR ITF CASPRY SUPER FUND	\$134,786.06
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$289,397.66</b>

## Allocation as at 30 June 2022

### Shares in your portfolio



### Sectors in your portfolio



## Estimated Interest & Dividends 2021-2022 Financial Year

Est. Franked Dividends	\$1,022.35
Est. Unfranked Dividends	\$175.26
Est. Franking Credits	\$438.15
Est. Interest Received from Interest Rate Securities	\$0.00
<b>TOTAL INCOME</b>	<b>\$1,197.61</b>

## Fees & Charges 2021-2022 Financial Year

Total Brokerage (inc. GST)	\$209.94
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$209.94</b>

# Financial Year Summary

1 JULY 2021 - 30 JUNE 2022



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# Portfolio Valuation

30 JUNE 2022



SHARES - 622368 - HIN 19768261

DR STEPHEN WILLIAM PRYOR <CASPRY SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
EML - EML PAYMENTS LTD FPO (ORDINARY FULLY PAID)	1,000	\$1.2300	\$1,230.00	0.43%
HBRD - BETA ACTIVE HYBRIDS TMF UNITS (BETASHARES ACTIVE AUS HYBRIDS FUND (MANAGED FUND))	14,605	\$9.9200	\$144,881.60	50.06%
XF1 - XREF LIMITED FPO NZ (ORDINARY FULLY PAID)	20,000	\$0.4250	\$8,500.00	2.94%
		<b>Sub Total</b>	<b>\$154,611.60</b>	<b>53.43%</b>

Cash Accounts	Portfolio Value	% of Portfolio	
CDIA - 06300010690177	\$134,786.06	46.57%	
	<b>TOTAL</b>	<b>\$289,397.66</b>	<b>100.00%</b>

# Portfolio Valuation

30 JUNE 2022



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# Transaction Summary

1 JULY 2021 - 30 JUNE 2022



DR STEPHEN WILLIAM PRYOR <CASPRY SUPER FUND A/C>

SHARES - 622368 - HIN 19768261

Total Buys and Sells	2021 - 2022 Financial Year
Total Buys (inc. Brokerage + GST)	\$164,403.29
Total Sells (inc. Brokerage + GST)	\$0.00

## HBRD - BETA ACTIVE HYBRIDS TMF UNITS (BETASHARES ACTIVE AUS HYBRIDS FUND (MANAGED FUND))

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Feb-2022	Buy	14,605	\$10.2700	\$149,993.35	\$179.99	\$16.36	129925466	\$150,173.34
<b>Sub Total</b>					<b>\$179.99</b>	<b>\$16.36</b>		<b>\$150,173.34</b>

## XF1 - XREF LIMITED FPO NZ (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
19-Jan-2022	Buy	20,000	\$.7100	\$14,200.00	\$29.95	\$2.72	128754392	\$14,229.95
<b>Sub Total</b>					<b>\$29.95</b>	<b>\$2.72</b>		<b>\$14,229.95</b>

# 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>)

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# Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

SHARES - 622368 - HIN 19768261

DR STEPHEN WILLIAM PRYOR <CASPRY SUPER FUND A/C>

## ESTIMATED DIVIDEND SUMMARY

### HBRD - BETA ACTIVE HYBRIDS TMF UNITS (BETASHARES ACTIVE AUS HYBRIDS FUND (MANAGED FUND))

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Jun-2022	17-Jun-2022	Interim	\$0.0224	14,605	\$67.17	\$259.97	\$327.14	\$111.42
02-May-2022	17-May-2022	Interim	\$0.0196	14,605	\$30.64	\$255.59	\$286.23	\$109.54
01-Apr-2022	20-Apr-2022	Interim	\$0.0211	14,605	\$4.47	\$303.78	\$308.25	\$130.19
01-Mar-2022	16-Mar-2022	Interim	\$0.0189	14,605	\$72.98	\$203.01	\$275.99	\$87.00
<b>Sub Total</b>					<b>\$175.26</b>	<b>\$1,022.35</b>	<b>\$1,197.61</b>	<b>\$438.15</b>
<b>TOTAL</b>					<b>\$175.26</b>	<b>\$1,022.35</b>	<b>\$1,197.61</b>	<b>\$438.15</b>

## ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

<b>TOTAL</b>	<b>\$0.00</b>
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## INTEREST INCOME SUMMARY

Account	Interest
CDIA - 10690177	\$0.00
<b>TOTAL</b>	<b>\$0.00</b>

# Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

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(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.

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# 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.

# Asgard

July 6, 2022

DR STEPHEN WILLIAM PRYOR  
CASPRY SUPERANNUATION FUND  
23 RUBENS GROVE  
CANTERBURY VIC 3126

Dear DR PRYOR

## **Closure of your Asgard Infinity eWRAP Investment Account Account Number 1055436**


We are finalising the closure of your Asgard Infinity eWRAP Investment Account and eCASH Account and enclose the Final Benefit Statement for your Asgard Infinity eWRAP Investment Account .

The balance in your eCASH Account is zero and your eCASH Account has been closed. A final Bank Statement will be mailed to you shortly.

### **Payment of distributions after Account closure**

You may be entitled to distributions that are paid after your Asgard Infinity eWRAP Investment Account has been closed. Any distributions received will be paid to the nominated bank account you have specified.

The current nominated bank account details on record are as follows:

Financial Institution	COMMONWEALTH BANK OF AUSTRALIA
Account Name	S W & C E PRYOR ATF CASPRY SUPER FUND
BSB Number	063-000
Account Number	

### **Redirection of payment instructions**

Where you have nominated your eCASH Account as the bank account to receive scheduled payments (for example share dividends or Centrelink payments) please remember to lodge a redirection instruction with the relevant organisation.

Asgard Capital Management  
Limited (ACML)  
ABN 92 009 279 592  
AFSL 240695

BT Funds Management  
Limited (BTFM)  
ABN 63 002 916 458  
AFSL 233724

Correspondence  
Asgard  
PO Box 7490  
Cloisters Square WA 6850

Customer Relations 1800 998 185  
Email [client.support@asgard.com.au](mailto:client.support@asgard.com.au)  
Website [www.asgard.com.au/contact](http://www.asgard.com.au/contact)  
[www.investoronline.info](http://www.investoronline.info)

**Any questions?**

If you have any queries, please call your Financial Adviser , MR DAVID JENNINGS , on 03 9595 3855 or Asgard Investor Services on 1800 998 185 .

Thank you for investing through Asgard .

Yours sincerely

**The Asgard Team**

## FINAL BENEFIT STATEMENT

### ACCOUNT DETAILS

Account Name	CASPRY SUPERANNUATION FUND
Account Type	Asgard Infinity eWRAP Investment Account
Account Number	1055436
Date of Payment	06/07/2022
Date of Last Report	30/06/2021

### ACCOUNT TRANSACTION SUMMARY

		Total \$
<b>Opening Balance at 01/07/2021</b>		<b>59,207.72</b>
<b>Add:</b>		
Deposits		0.00
Share Sponsorship Transfer In		0.00
Managed Investments In-specie Transfer In		0.00
Net Earnings *		-32.64
<b>Less:</b>		
Withdrawals		59,175.08
Insurance Premiums		0.00
Withholding Tax		0.00
Establishment Fee		0.00
Upfront Fees		0.00
Shares Cash Dividends		0.00
Share Sponsorship Transfer Out		0.00
Managed Investments In-specie Transfer Out		0.00
<b>Closing Balance at 06/07/2022</b>		<b>0.00</b> <span style="color: orange;">■</span>
<b>* Net Earnings consist of:</b>		
Movement in market value		0.00
Income		57.80 <span style="color: orange;">■</span>
eCASH Account	57.80	
Managed Investments income	0.00	
Shares income	0.00	
Fees and Expenses		-90.44 <span style="color: orange;">■</span>
<b>Total Net Earnings</b>		<b>-32.64</b>

Note: The fee amounts include GST of 10% as applicable.

## FEES AND COSTS SUMMARY

**Fees deducted directly from your account** **90.44**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

**Fees and costs deducted from your investment** **0.00**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs. This amount does not include the Other Fees and Costs below related to your selected Investment options.

**TOTAL FEES AND COSTS YOU PAID** **90.44**

This approximate amount includes all the fees and costs that affected your investment during the period.

### **Other fees and costs (Investment Options)**

This approximate amount has been deducted from the investment options you have chosen and has reduced the return on these investments but is not charged to you directly as a fee. These fees and costs include management fees and costs, performance fees, transaction costs and buy/sell spreads associated with your selected investment options.

### **TOTAL FEES AND COSTS YOU PAID - WITH INVESTMENT OPTION FEES AND COSTS**

This approximate amount includes the total fees and costs you paid and the other fees and costs associated with your selected investment options during the reporting period.

### **Additional explanation of fees and costs**

The amount of other fees and costs (investment options) above for the period to 30 June 2021 includes management fees and performance related fees only (but excludes transaction costs and buy/sell spreads).

The fees and costs information shown above may not include all the fees and costs in relation to your underlying investments. For further information regarding the fees and costs of the underlying investment options available through the Product, including an example of total costs for each investment option, please refer to the relevant disclosure statement or other disclosure document, which may be obtained free of charge online by logging in to Investor *Online*, on request from your adviser (if you have one) or by contacting us.



U BANK

PO Box 1466  
North Sydney, NSW 2059

ubank.com.au  
13 30 80



0001037777

Caspry Superannuation Fund  
23 RUBENS GR  
CANTERBURY VIC 3126

## Here's how your USaver SMSF is working for you.

Your account	Statement period	Your account activity summary	
Caspry Superannuation Fund	Starts 01 January 2022	Opening balance	\$152.06 Cr
BSB number 082-991	Ends 30 June 2022	Total credits	\$0.27
Account number 37-523-9122		Total debits	\$0.00
		<b>Closing Balance</b>	<b>\$152.33Cr</b>
		Interest Credited TFY*	\$0.53
		Withholding tax TFY	\$0.00

### Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/01/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jan-2022 IS : 0.1 % P.A			\$152.06 Cr
31/01/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jan-2022 TO 31-Jan-2022 IS : 0.2 %			\$152.06 Cr
31/01/2022	Interest for 01/01/2022 - 31/01/2022		\$0.04	\$152.10 Cr
01/02/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Feb-2022 IS : 0.1 % P.A			\$152.10 Cr
28/02/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Feb-2022 TO 28-Feb-2022 IS : 0.2 %			\$152.10 Cr
28/02/2022	Interest for 01/02/2022 - 28/02/2022		\$0.04	\$152.14 Cr
01/03/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Mar-2022 IS : 0.1 % P.A			\$152.14 Cr
31/03/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Mar-2022 TO 31-Mar-2022 IS : 0.2 %			\$152.14 Cr
31/03/2022	Interest for 01/03/2022 - 31/03/2022		\$0.04	\$152.18 Cr

## Are your contact details up to date?

It's important to let us know if any of your contact details have changed, like your postal address.

Check or make changes to your info in the UBank app or via Internet Banking at [ubank.com.au](http://ubank.com.au)

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at [ubank.com.au](http://ubank.com.au) and go to 'Account Statements', select 'Statement Settings' and update to 'Online Only'.

Please check your statement carefully. If there are any errors or omissions please contact us immediately on 13 30 80. Please note we may adjust debits and credits to accurately reflect your account bonus. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the products and services. \*Interest credited does not include any withholding tax amount applicable to you.



182U7103 / E-37777 / S-44731 /



**Account activity**

<b>Date</b>	<b>Account activity details</b>	<b>Money out (Dr)</b>	<b>Money in (Cr)</b>	<b>Balance</b>
01/04/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Apr-2022 IS : 0.1 % P.A			\$152.18 Cr
30/04/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Apr-2022 TO 30-Apr-2022 IS : 0.2 %			\$152.18 Cr
30/04/2022	Interest for 01/04/2022 - 30/04/2022		\$0.04	\$152.22 Cr
01/05/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-May-2022 IS : 0.1 % P.A			\$152.22 Cr
31/05/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-May-2022 TO 31-May-2022 IS : 0.2 %			\$152.22 Cr
31/05/2022	Interest for 01/05/2022 - 31/05/2022		\$0.04	\$152.26 Cr
01/06/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jun-2022 IS : 0.1 % P.A			\$152.26 Cr
30/06/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jun-2022 TO 30-Jun-2022 IS : 0.45 %			\$152.26 Cr
30/06/2022	Interest for 01/06/2022 - 30/06/2022		\$0.07	\$152.33 Cr
<b>Totals</b>		<b>\$0.00</b>	<b>\$0.27</b>	<b>\$152.33Cr</b>

182U7103 / E-37777 / S-44731 /



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PO Box 1466  
North Sydney, NSW 2059

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13 30 80



0001047327

Caspry Superannuation Fund  
23 RUBENS GR  
CANTERBURY VIC 3126

## Here's how your USaver SMSF is working for you.

Your account	Statement period	Your account activity summary	
Caspry Superannuation Fund	Starts 01 July 2021	Opening balance	\$151.80 Cr
BSB number 082-991	Ends 31 December 2021	Total credits	\$0.26
Account number 37-523-9122		Total debits	\$0.00
		<b>Closing Balance</b>	<b>\$152.06Cr</b>
		Interest Credited TFY*	\$0.26
		Withholding tax TFY	\$0.00

### Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/07/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jul-2021 IS : 0.15 % P.A			\$151.80 Cr
31/07/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jul-2021 TO 31-Jul-2021 IS : 0.2 %			\$151.80 Cr
31/07/2021	Interest for 01/07/2021 - 31/07/2021		\$0.05	\$151.85 Cr
01/08/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Aug-2021 IS : 0.15 % P.A			\$151.85 Cr
31/08/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Aug-2021 TO 31-Aug-2021 IS : 0.2 %			\$151.85 Cr
31/08/2021	Interest for 01/08/2021 - 31/08/2021		\$0.05	\$151.90 Cr
01/09/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Sep-2021 IS : 0.15 % P.A			\$151.90 Cr
30/09/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Sep-2021 TO 30-Sep-2021 IS : 0.2 %			\$151.90 Cr
30/09/2021	Interest for 01/09/2021 - 30/09/2021		\$0.04	\$151.94 Cr

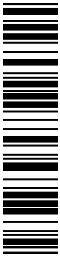
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Please check your statement carefully. If there are any errors or omissions please contact us immediately on 13 30 80. Please note we may adjust debits and credits to accurately reflect your account bonus. UBank is a division of National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 which is the issuer of the products and services. \*Interest credited does not include any withholding tax amount applicable to you.



001U7103 / E-47327 / S-55862 /

**Account activity**

<b>Date</b>	<b>Account activity details</b>	<b>Money out (Dr)</b>	<b>Money in (Cr)</b>	<b>Balance</b>
01/10/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Oct-2021 IS : 0.15 % P.A			\$151.94 Cr
11/10/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 11-Oct-2021 IS : 0.1 % P.A			\$151.94 Cr
31/10/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Oct-2021 TO 31-Oct-2021 IS : 0.2 %			\$151.94 Cr
31/10/2021	Interest for 01/10/2021 - 31/10/2021		\$0.04	\$151.98 Cr
01/11/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Nov-2021 IS : 0.1 % P.A			\$151.98 Cr
30/11/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Nov-2021 TO 30-Nov-2021 IS : 0.2 %			\$151.98 Cr
30/11/2021	Interest for 01/11/2021 - 30/11/2021		\$0.04	\$152.02 Cr
01/12/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Dec-2021 IS : 0.1 % P.A			\$152.02 Cr
31/12/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Dec-2021 TO 31-Dec-2021 IS : 0.2 %			\$152.02 Cr
31/12/2021	Interest for 01/12/2021 - 31/12/2021		\$0.04	\$152.06 Cr
<b>Totals</b>		<b>\$0.00</b>	<b>\$0.26</b>	<b>\$152.06Cr</b>

001U7103 / E-47327 / S-55852 /



## Income tax 551

<b>Date generated</b>	19/10/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

10 results found - from **19 October 2020** to **19 October 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 Sep 2022	15 Sep 2022	General interest charge			\$0.00
15 Sep 2022	14 Sep 2022	Payment received		\$6,852.21	\$0.00
1 Sep 2022	1 Jul 2022	General interest charge			\$6,852.21 DR
4 Aug 2022	8 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$6,852.21		\$6,852.21 DR
30 Jun 2021	5 Jul 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$3,647.12		\$0.00
30 Jun 2021	30 Jun 2021	Interest on overpayment for Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$0.65	\$3,647.12 CR
30 Jun 2021	1 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$3,646.47	\$3,646.47 CR
19 May 2021	24 May 2021	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$3,839.93		\$0.00

<b>Processed date</b>	<b>Effective date</b>	<b>Description</b>	<b>Debit (DR)</b>	<b>Credit (CR)</b>	<b>Balance</b>
19 May 2021	19 May 2021	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$2.43	\$3,839.93 CR
19 May 2021	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$3,837.50	\$3,837.50 CR



## Activity statement 001

<b>Date generated</b>	19/10/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

24 results found - from **19 October 2020** to **19 October 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
20 Jul 2022	20 Jul 2022	General interest charge			\$0.00
20 Jul 2022	19 Jul 2022	Payment received		■ \$2,298.00	\$0.00
13 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,149.00		\$2,298.00 DR
2 May 2022	2 May 2022	General interest charge			\$1,149.00 DR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,149.00		\$1,149.00 DR
24 Mar 2022	24 Mar 2022	General interest charge			\$0.00
24 Mar 2022	23 Mar 2022	Payment received		\$1,149.00	\$0.00
1 Mar 2022	1 Mar 2022	General interest charge			\$1,149.00 DR
3 Feb 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,149.00		\$1,149.00 DR
19 Nov 2021	19 Nov 2021	General interest charge			\$0.00
19 Nov 2021	18 Nov 2021	Payment received		\$1,149.00	\$0.00
1 Nov 2021	1 Nov 2021	General interest charge			\$1,149.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,149.00		\$1,149.00 DR
29 Jul 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
12 May 2021	12 May 2021	General interest charge			\$0.00
12 May 2021	11 May 2021	Payment received		\$2,025.00	\$0.00
3 May 2021	3 May 2021	General interest charge			\$2,025.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$2,025.00		\$2,025.00 DR
18 Feb 2021	18 Feb 2021	General interest charge			\$0.00
18 Feb 2021	17 Feb 2021	Payment received		\$4,151.00	\$0.00
16 Feb 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$2,025.00		\$4,151.00 DR
2 Nov 2020	2 Nov 2020	General interest charge			\$2,126.00 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$2,025.00		\$2,126.00 DR
29 Oct 2020	28 Oct 2020	Payment received		\$2,025.00	\$101.00 DR



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2022


**Tax Agent** 24641980  
**Last Updated** 15/10/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
99058133	CASPRY SUPERANNUATION FUND	1,149.00	1,149.00	1,149.00	1,149.00	4,596.00

**Total No of Clients: 1**



**Caspry Superannuation Fund**

	<b>2022</b>	<b>2021</b>
Pearl Investment Reconciliation		
Closing Balance as per Annual Statement	1,873,672.23	1,926,233.92
Less:		
Portfolio Cash	130,782.02	158,161.96
Cash Holding Account	54,887.22	25,394.99
Share holdings at 30/06/2022	 1,688,002.99	1,742,676.97



# BetaShares

## Exchange Traded Funds

Responsible Entity: BetaShares Capital Ltd  
ABN 78 139 566 868 | AFSL 341181  
ARSN 613 694 009

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: +61 1300 420 094  
ASX Code: HBRD  
Email: [betashares@linkmarketservices.com.au](mailto:betashares@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



030 327781

DR STEPHEN WILLIAM PRYOR  
<CASPRY SUPER FUND A/C>  
5 NEW ST  
KEW VIC 3101

Date: 31 July 2022  
Reference No.: X\*\*\*\*\*8261

### BETASHARES ACTIVE AUSTRALIAN HYBRIDS FUND (MANAGED FUND) Attribution Managed Investment Trust Member Annual Statement for the year ended 30 June 2022

#### Part A : Summary of 2022 tax return (supplementary section) items for a resident individual

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$39.84	13U
Franked distribution from trusts	\$1,778.71	13C
Share of franking credits from franked dividends	\$632.47	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$724.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

\*To work out your foreign income tax offset (FITO) entitlement, see the '20 Foreign source income and foreign assets or property' section of the instructions for the 2022 Tax Return for Individuals (Supplementary Section) or the Guide to foreign tax offset rules 2022.

Capital gains tax information - Additional information for item 18	Amount	
Capital gains - Discounted method	\$0.00	(grossed up amount)
Capital gains - Other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$0.00</b>	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
<b>Australian Income</b>		
Interest (subject to non - resident withholding tax)		\$5.30
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$30.94
Dividends - unfranked amount not declared to be CFI		\$1.00
Other assessable Australian income (Other)		\$2.60
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
<b>Non-primary production income</b>		<b>\$39.84</b>
<b>Dividends - Franked amount (Franked distributions)</b>	<b>\$632.47</b>	<b>\$1,778.71</b>
<b>Capital Gains</b>		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
<b>Net capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Foreign income</b>		
Other net foreign source income	\$0.00	\$0.00
<b>Assessable foreign source income</b>	<b>\$0.00</b>	<b>\$0.00</b>
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
<b>Total foreign income</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Non-assessable amounts</b>		<b>Amount</b>
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$361.75
<b>Total Non-assessable amounts</b>		<b>\$361.75</b>
<b>Cash distribution</b>		<b>Cash amounts</b>
<b>Gross cash distribution</b>		<b>\$1,547.83</b>
Less: TFN amounts withheld		\$724.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
<b>Net cash distribution</b>		<b>\$823.83</b>
<b>Tax offsets</b>		<b>Amount</b>
Franking credit tax offset from Australian resident companies		\$632.47
Foreign income tax offset - Other net foreign source income		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
<b>Total tax offsets</b>		<b>\$632.47</b>
<b>Attributed Managed Investment Trust ('AMIT') cost base</b>		<b>Amount</b>
AMIT cost base net amount - excess (decrease cost base)		\$361.75
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

#### Tax Guide

The Annual Tax Guide contains general information about how to use this statement when you prepare your 2022 Tax Return.

To view the 2022 Tax Guide, please visit: <http://www.betashares.com.au/TaxGuide>

This statement contains important information. Please retain it for taxation purposes as a charge may be levied for replacement. To view or change your Unitholder details, please visit our investor website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

Stay informed with the latest investment news, economic insights, and portfolio construction information. Subscribe to BetaShares' weekly newsletter [www.betashares.com.au/subscribe](http://www.betashares.com.au/subscribe)



# BetaShares

## Exchange Traded Funds

Responsible Entity: BetaShares Capital Ltd  
ABN 78 139 566 868 | AFSL 341181  
ARSN 613 694 009

All Registry communications to:  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: +61 1300 420 094  
ASX Code: HBRD  
Email: [betashares@linkmarketservices.com.au](mailto:betashares@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



030 361627

DR STEPHEN WILLIAM PRYOR  
<CASPRY SUPER FUND A/C>  
5 NEW ST  
KEW VIC 3101

### Distribution Advice

**Payment date:** 18 July 2022

**Record date:** 4 July 2022

**Reference no.:** X\*\*\*\*\*8261

TFN/ABN NOT RECEIVED OR RECORDED

Dear Unitholder,

#### BETASHARES ACTIVE AUSTRALIAN HYBRIDS FUND (MANAGED FUND)

##### Distribution statement for the period ended 30 June 2022

A distribution payment has been made in respect of your units as at the record date. The final details of the distribution components (including any non-assessable amounts) is advised in the Attribution Managed Investment Trust Member Annual (AMMA) Statement for the year ended 30 June 2022.

Visit our investor website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) where you can view and change your details, including electing to receive distribution notifications by email going forward.

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	2.398098 cents	14,605	\$350.24
		<b>*Less: Resident Withholding Tax:</b>	\$164.00
		<b>Net Amount:</b>	\$186.24

#### IMPORTANT:

**\*WE DO NOT HAVE YOUR TFN/ABN. Resident Withholding Tax has been deducted** as your TFN or ABN has not been recorded as at the record date. Please visit [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) to provide your TFN or ABN.

#### PAYMENT REMITTED TO:

COMMONWEALTH BANK OF AUSTRALIA  
G 01 325 COLLINS ST  
MELBOURNE VIC 3000  
Account Name: SW & CE PRYOR ITF CASPRY SUPER F  
BSB: 063-000 ACC: \*\*\*\*0177  
Direct Credit Reference No.: 001279117554

This statement contains important information; Please retain this statement for taxation purposes as a charge may be levied for replacement.



Account Number 06 3000 10690177

Statement Period 6 Sep 2021 - 5 Mar 2022

Closing Balance \$107,996.61 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



032

THE TRUSTEESCASPRY SUPERANNUATION FUND  
 540 TUCKS RD  
 SHOREHAM VIC 3916



## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: STEPHEN WILLIAM PRYOR AND  
 CLARE ELIZABETH PRYOR IN TRUST FOR  
 CASPRY SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

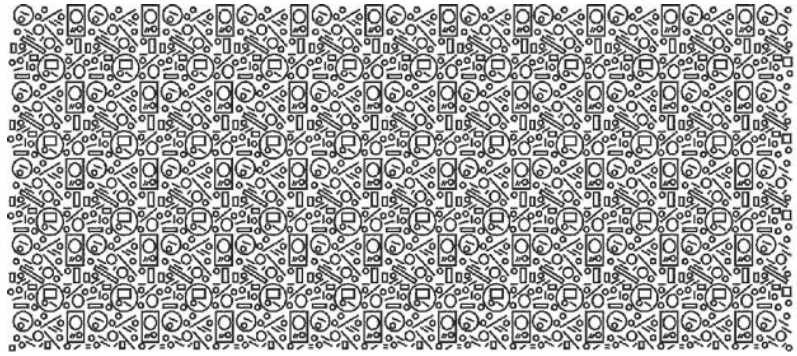
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Sep	2021 OPENING BALANCE			\$87,869.48 CR
08 Sep	BOQ Specialist NetBank BPAY 745729 4572332011436794 MOTLEY FOOL SUBSC	1,500.00		\$86,369.48 CR
10 Sep	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$88,369.48 CR
20 Sep	Direct Credit 459632 MLC 54670452 1926		41,795.10	\$130,164.58 CR
24 Sep	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$132,164.58 CR
28 Sep	Direct Credit 226826 CLOSURE PAYMENT 170602090		59,175.08	\$191,339.66 CR
07 Oct	Transfer to xx6134 NetBank MOTLEY FOOL PAYT	1,999.00		\$189,340.66 CR
08 Oct	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$191,340.66 CR
19 Oct	Direct Credit 128594 ELTHAM VET PRACT STEVE SG SUP SEPT		1,400.00	\$192,740.66 CR
22 Oct	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$194,740.66 CR
05 Nov	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$196,740.66 CR
19 Nov	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$198,740.66 CR



Account Number

06 3000 10690177



Date	Transaction	Debit	Credit	Balance
03 Dec	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Claire		2,000.00	\$200,740.66 CR
03 Dec	Direct Credit 128594 ELTHAM VET PRACT Sal Sac SteveFinal		630.41	\$201,371.07 CR
16 Dec	Direct Credit 611988 Westpac Banking BT CorpActions Rem		4,466.19	\$205,837.26 CR
17 Dec	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve Fina		1,400.41	\$207,237.67 CR
31 Dec	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$209,237.67 CR
12 Jan	Transfer to xx6134 NetBank Motley FOOL	1,499.00		\$207,738.67 CR
14 Jan	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$209,738.67 CR
21 Jan	Direct Debit 062934 COMMSEC SECURITI COMMSEC	14,229.95		\$195,508.72 CR
25 Jan	Direct Credit 128594 ELTHAM VET PRACT SAL SAC STEVE		1,200.00	\$196,708.72 CR
25 Jan	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		400.00	\$197,108.72 CR
28 Jan	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$199,108.72 CR
11 Feb	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$201,108.72 CR
17 Feb	Direct Debit 062934 COMMSEC SECURITI COMMSEC	150,173.34		\$50,935.38 CR
25 Feb	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$52,935.38 CR
28 Feb	Direct Credit 301500 VetShare Limited 1st Share Capital		55,061.23	\$107,996.61 CR
05 Mar	2022 CLOSING BALANCE			\$107,996.61 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$87,869.48 CR		\$169,401.29		\$189,528.42		\$107,996.61 CR

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Mar	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$249,999.99	0.00%
	\$250,000.00 and over	0.00%

Note. Interest rates are effective as at the date shown but are subject to change.

### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST





# Your Statement

Statement 134 (Page 1 of 2)

Account Number 06 3000 10690177

Statement Period 6 Mar 2021 - 5 Sep 2021

Closing Balance \$87,869.48 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



032

THE TRUSTEESCASPRY SUPERANNUATION FUND  
 540 TUCKS RD  
 SHOREHAM VIC 3916

## Direct Investment Account

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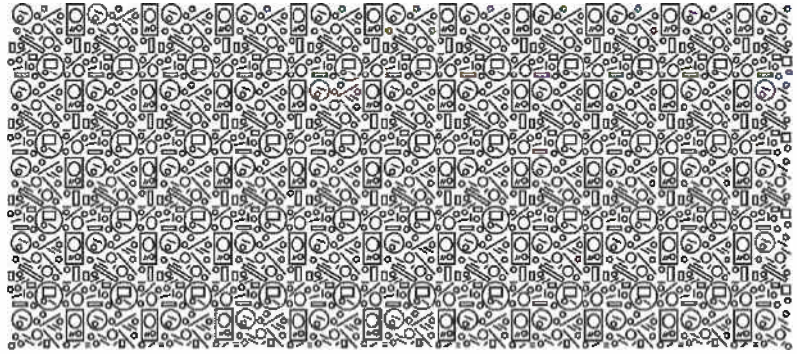
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Date	Transaction	Debit	Credit	Balance
06 Mar	2021 OPENING BALANCE			\$59,195.69 CR
12 Mar	Direct Credit 128594 ELTHAM VET PRTCE Sal Sac Steve		2,000.00	\$61,195.69 CR
26 Mar	Direct Credit 128594 ELTHAM VET PRTCE Sal Sac Steve		2,000.00	\$63,195.69 CR
09 Apr	Direct Credit 128594 ELTHAM VET PRTCE Sal Sac Steve		2,000.00	\$65,195.69 CR
14 Apr	Direct Credit 128594 Eltham Vet Pract SCG Super Claire		1,140.00	\$66,335.69 CR
16 Apr	Direct Credit 361578 QUICKSUPER QUICKSPR2939135697		202.27	\$66,537.96 CR
23 Apr	Direct Credit 128594 ELTHAM VET PRTCE Sal Sac Steve		2,000.00	\$68,537.96 CR
06 May	Direct Credit 128594 ELTHAM VET PRTCE Sal Sac Steve		213.62	\$68,751.58 CR
06 May	Direct Credit 128594 ELTHAM VET PRTCE Sal Sac Claire		846.38	\$69,597.96 CR
11 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 729413776074460 ATO	2,025.00		\$67,572.96 CR
18 May	Direct Debit 000142 AIA AUSTRALIA . 15716363 17/05/21	4,177.97		\$63,394.99 CR
23 May	Direct Credit 012721 ATO ATO002000014832284		3,839.93	\$67,234.92 CR



\*# 6533.13667.1.2 ZZ258R3 0303 SL\_R3 S151.D249.O.V06.00.33





Date	Transaction	Debit	Credit	Balance
04 Jun	Paul Money Partners NetBank BPAY 218644 9411646 accountant	3,850.00		\$63,384.92 CR
30 Jun	Direct Credit 462647 BoM 579900100000015065		21,186.44	\$84,571.36 CR
04 Jul	Direct Credit 012721 ATO ATO004000014535516		3,647.12	\$88,218.48 CR
14 Jul	Direct Credit 128594 ELTHAM VET PRACT SAL SAC STEVE		2,000.00	\$90,218.48 CR
16 Jul	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$92,218.48 CR
21 Jul	Direct Credit 128594 ELTHAM VET PRACT Super CLAIRE		270.41	\$92,488.89 CR
21 Jul	Direct Credit 128594 ELTHAM VET PRACT Super STEVE		869.59	\$93,358.48 CR
30 Jul	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$95,358.48 CR
31 Jul	Transfer to xx6134 NetBank Motley fool repay	1,499.00		\$93,859.48 CR
13 Aug	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$95,859.48 CR
24 Aug	Transfer to other Bank NetBank To Mac Super life	4,050.00		\$91,809.48 CR
27 Aug	Direct Credit 128594 ELTHAM VET PRACT Sal Sac Steve		2,000.00	\$93,809.48 CR
30 Aug	Paul Money Partners NetBank BPAY 218644 9411646 Accountant	5,940.00		\$87,869.48 CR
05 Sep	2021 CLOSING BALANCE			\$87,869.48 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$59,195.69 CR		\$21,541.97		\$50,215.76		\$87,869.48 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Sep	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$249,999.99	0.00%
	\$250,000.00 and over	0.00%

Note. Interest rates are effective as at the date shown but are subject to change.

# Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

## What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



## Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](https://commbank.com.au/support/disputing-a-transaction.html)**

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](https://commbank.com.au/support/faqs/1387.html)**

**Important information:** This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit [commbank.com.au](https://commbank.com.au). To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.



## Income statements

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<b>Status</b>	Tax ready
<b>Employee number</b>	8EB32050-DC44-486E-ACB5-92791DA5B480
<b>Financial year</b>	2021-22
<b>Employer</b>	THE TRUSTEE FOR BRANIFF TRUST & THE TRUSTEE FOR ELTHAM VETERINARY TRUST
<b>Branch</b>	001
<b>Employer ABN/Branch</b>	28 030 674 337 / 001
<b>BMS ID</b>	XERO_AA65C5FC-77A5-40A7-8926-0DD1F7DA9440
<b>Period</b>	01/07/2021 - 30/06/2022
<b>Reported Date</b>	05/07/2022
<b>Income</b>	
<b>Gross payments - individual</b>	\$1,371.00
Tax withheld or foreign tax paid	
<b>PAYG withholding - individual</b>	\$1,371.00
<b>Lump sum amounts</b>	
<b>Lump sum payment A</b>	\$0.00
<b>Lump sum payment B</b>	\$0.00
<b>Lump sum payment D</b>	\$0.00
<b>Lump sum payment E</b>	\$0.00
<b>Allowances</b>	
<b>Total</b>	\$0.00
<b>Deductions</b>	
<b>Total</b>	\$0.00
<b>Employer reported super</b>	
<b>Employer superannuation contribution liability</b>	\$2,600.00



Where your client has an entitlement to super contributions the employer must pay super into your client's fund at least quarterly. Advise your client to check their super fund for payments made by the employer.

Other amounts

<b>Reportable employer super contributions</b>	\$24,629.00
<b>Community Development Employment Projects payments</b>	\$0.00
<b>Reportable fringe benefits - total</b>	\$0.00



## Income statements

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<b>Status</b>	Tax ready
<b>Employee number</b>	C4A21866-322E-41DF-B366-5ADFC8A87611
<b>Financial year</b>	2021-22
<b>Employer</b>	THE TRUSTEE FOR BRANIFF TRUST & THE TRUSTEE FOR ELTHAM VETERINARY TRUST
<b>Branch</b>	001
<b>Employer ABN/Branch</b>	28 030 674 337 / 001
<b>BMS ID</b>	XERO_AA65C5FC-77A5-40A7-8926-0DD1F7DA9440
<b>Period</b>	01/07/2021 - 30/06/2022
<b>Reported Date</b>	05/07/2022
<b>Income</b>	
<b>Gross payments - individual</b>	\$1,969.59
Tax withheld or foreign tax paid	
<b>PAYG withholding - individual</b>	\$1,969.59
<b>Lump sum amounts</b>	
<b>Lump sum payment A</b>	\$0.00
<b>Lump sum payment B</b>	\$0.00
<b>Lump sum payment D</b>	\$0.00
<b>Lump sum payment E</b>	\$0.00
<b>Allowances</b>	
<b>Total</b>	\$0.00
<b>Deductions</b>	
<b>Total</b>	\$0.00
<b>Employer reported super</b>	
<b>Employer superannuation contribution liability</b>	\$2,600.00



Where your client has an entitlement to super contributions the employer must pay super into your client's fund at least quarterly. Advise your client to check their super fund for payments made by the employer.

Other amounts

<b>Reportable employer super contributions</b>	\$24,030.41
<b>Community Development Employment Projects payments</b>	\$0.00
<b>Reportable fringe benefits - total</b>	\$0.00



# Your Statement

Statement 136 (Page 1 of 3)

Account Number 06 3000 10690177

Statement Period 6 Mar 2022 - 5 Sep 2022

Closing Balance \$156,003.17 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



032

THE TRUSTEES CASPRY SUPERANNUATION FUND  
 8 WHITBY ST  
 MORNINGTON VIC 3931

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: STEPHEN WILLIAM PRYOR AND  
 CLARE ELIZABETH PRYOR IN TRUST FOR  
 CASPRY SUPERANNUATION FUND

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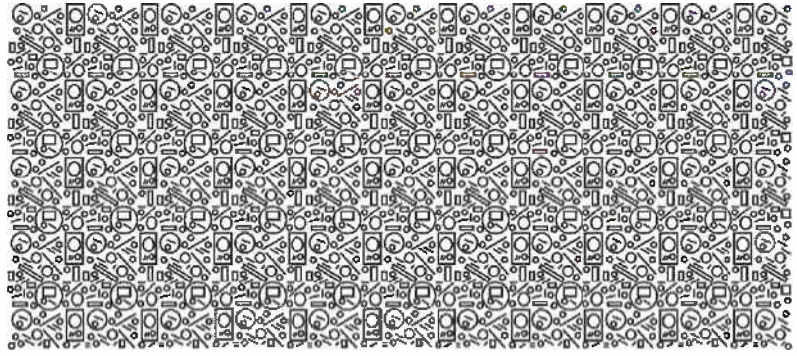
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Mar	2022 OPENING BALANCE			\$107,996.61 CR
11 Mar	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$109,996.61 CR
16 Mar	Direct Credit 513275 HBRD DST 001273377054		146.99	\$110,143.60 CR
23 Mar	TAX OFFICE PAYMENTS NetBank BPAY 75556 001729413776073060 quarterly tax	1,149.00		\$108,994.60 CR
25 Mar	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$110,994.60 CR
08 Apr	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$112,994.60 CR
14 Apr	Direct Credit 462647 BoM 916200100000159926		12,711.86	\$125,706.46 CR
20 Apr	Direct Credit 513275 HBRD DST MAR 001276735877		164.25	\$125,870.71 CR
22 Apr	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$127,870.71 CR
26 Apr	Direct Credit 128594 ELTHAM VET PRACT Super March CLAIRE		1,200.00	\$129,070.71 CR
06 May	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$131,070.71 CR
17 May	Direct Credit 513275 HBRD DST 001276956651		152.22	\$131,222.93 CR



\*# 3688.9710.1.3 ZZ258R3 0303 SL R3.S953.D248.O V06.00.35





Date	Transaction	Debit	Credit	Balance			
20 May	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		2,000.00	\$133,222.93 CR			
03 Jun	Transfer to xx6134 NetBank Reckon software	240.00		\$132,982.93 CR			
03 Jun	Direct Credit 128594 ELTHAM VET PRACT SAL SAC CLAIRE		629.00	\$133,611.93 CR			
06 Jun	Direct Credit 128594 ELTHAM VET PRACT CLAIRE SG June22		1,000.00	\$134,611.93 CR			
17 Jun	Direct Credit 513275 HBRD DST 001278325223		174.13	\$134,786.06 CR			
14 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		960.00	\$135,746.06 CR			
14 Jul	Direct Credit 128594 ELTHAM VET PRACT SAL SAC STEVE		2,000.00	\$137,746.06 CR			
18 Jul	Direct Credit 513275 HBRD DST 001279117554		186.24	\$137,932.30 CR			
19 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 729413776074460 ATO QTRLY TAX x 2	2,298.00		\$135,634.30 CR			
28 Jul	Direct Credit 128594 ELTHAM VET PRACT SAL SAC STEVE		2,000.00	\$137,634.30 CR			
11 Aug	Direct Credit 128594 ELTHAM VET PRACT SAL SAC STEVE		2,000.00	\$139,634.30 CR			
16 Aug	Direct Credit 513275 HBRD DST 001280025802		212.90	\$139,847.20 CR			
16 Aug	Direct Credit 462647 Resimax PEF 1 108780010000026135		2,724.50	\$142,571.70 CR			
16 Aug	Direct Credit 462647 Resimax PEF 1 108090010000020119		16,949.15	\$159,520.85 CR			
16 Aug	Direct Credit 462647 Resimax PEF 1 108080010000029445		862.32	\$160,383.17 CR			
25 Aug	Direct Credit 128594 ELTHAM VET PRACT SAL SAC STEVE		2,000.00	\$162,383.17 CR			
29 Aug	Paul Money Partners NetBank BPAY 218644 9411646 ACCOUNTANT	6,380.00		\$156,003.17 CR			
05 Sep	2022 CLOSING BALANCE			\$156,003.17 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$107,996.61 CR			\$10,067.00		\$58,073.56		\$156,003.17 CR

3688.9710.1.3 ZZ258R3 0303 SL\_R3\_S953.D248.OV06.00.35

## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Sep	Less than \$5,000.00	0.00%
	\$5,000.00 - \$49,999.99	0.25%
	\$50,000.00 - \$249,999.99	0.50%
	\$250,000.00 and over	0.80%

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Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



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## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.

## Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](https://commbank.com.au/support/disputing-a-transaction.html)**

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](https://commbank.com.au/support/faqs/1387.html)**

**Important information:** This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit [commbank.com.au](https://commbank.com.au). To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.





5 September 2022

MR STEPHEN PRYOR & MRS CLARE PRYOR  
<CASPRY SUPERANNUATION FUND>  
540 TUCKS ROAD  
SHOREHAM VIC 3916

Resimax Preferred Equity Fund No 1  
ABN 83 823 606 605

All holding related enquiries:  
Pitcher Partners Advisors Proprietary  
Limited  
fundadmin@pitcher.com.au  
+61 3 8612 9703  
www.pitcher.com.au

Holder details:  
HIN/SRN: I\*\*\*\*\*5370  
Security: Ordinary Units  
TFN/ABN Status: Provided

## 2022 Tax statement

Dear Stephen,

This is the tax statement of MR STEPHEN PRYOR & MRS CLARE PRYOR <CASPRY SUPERANNUATION FUND> from Resimax Preferred Equity Fund No 1 for the period from 1 July 2021 to 30 June 2022.

The information shown on this statement is also reported to the ATO. Please retain this statement for income tax purposes.

### Part A: Holding details

Holder	MR STEPHEN PRYOR & MRS CLARE PRYOR <CASPRY SUPERANNUATION FUND>
The holder is recorded as being a	Superannuation Fund
Australian Tax file number (TFN)	Provided
Country of residence at	AUSTRALIA
Tax identification number (TIN) for country of residence	Provided

### Part B: Summary of 2022 tax return (supplementary section) items

The 'labels' at items on the tax return, to which we refer in these instructions, are the white letters inside coloured boxes on the Tax return for individuals (supplementary section). If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filing service. If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary. Depending on your particular circumstances, you may also need to use the data in part C (for example, if you are required to perform additional calculations or if you are a non-resident individual).

**Part B - Table 1 - Partnerships and trusts - Primary production**

Item	Amount	Tax return label
Share of net income from trusts	0.00	13L
Other deductions relating to amounts shown at share of net income from trusts	0.00	13X

**Part B - Table 2 - Partnership and trusts - Non-primary production**

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	11,325.59	13U
Franked distributions from trusts	0.00	13C
Other deductions relating to non-primary production income	0.00	13Y

**Part B - Table 3 - Share of credits from income and tax offsets**

Item	Amount	Tax return label
Share of credit for tax withheld where Australian business number not quoted	0.00	13P
Share of franking credit from franked dividends	0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Early stage venture capital limited partnership: current year tax offset	0.00	T7K
Early stage investor: current year tax offset	0.00	T8L
Other refundable tax offsets: Exploration credits	0.00	T9 (code E)

**Part B - Table 4 - Capital gain**

Item	Amount	Tax return label
Net capital gain	0.00	18A
Total current year capital gains	0.00	18H
Credit for foreign resident capital gains withholding amounts	0.00	18X

**Part B - Table 5 - Foreign entities**

<b>Item</b>	<b>Amount</b>	<b>Tax return label</b>
CFC income	0.00	19K
Transferor trust income	0.00	19B

**Part B - Table 6 - Foreign source income and foreign assets or property**

<b>Item</b>	<b>Amount</b>	<b>Tax return label</b>
Assessable foreign source income	0.00	20E
Net foreign rent	0.00	20R
Other net foreign source income	0.00	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign income tax offset	0.00	20O

**Part B - Table 7 - Other income**

<b>Item</b>	<b>Amount</b>	<b>Tax return label</b>
Category 4 rebates	0.00	24V

**Part C AMMA: Components of an attribution**

**Part C - Table 1 - Australian income**

Item	Cash distribution	Tax paid or Franking credit (grossed up)	Attribution	Tax return label
Interest	11,325.59	0.00	11,325.59	
Dividends	0.00	0.00	0.00	
Dividends: unfranked amount declared to be CFI	0.00	0.00	0.00	
Dividends: unfranked amount not declared to be CFI	0.00	0.00	0.00	
Dividends: less LIC capital gain deduction	0.00	0.00	0.00	
Other assessable Australian income	0.00	0.00	0.00	
Other assessable Australian income - royalties	0.00	0.00	0.00	
<b>Non-primary production income (A)</b>	<b>11,325.59</b>	<b>0.00</b>	<b>11,325.59</b>	<b>13U</b>
<b>Dividends: Franked amount (Franked distributions) (X)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>13C/13Q</b>

**Part C - Table 2 - Capital gains**

Capital gains	Cash distribution	Foreign tax paid	Attribution	Tax return label
Capital gains discount: Taxable Australian property	0.00	0.00	0.00	
Capital gains discount - Non-Taxable Australian property	0.00	0.00	0.00	
Capital gains other - Taxable Australian property	0.00	0.00	0.00	
Capital gains other - Non-Taxable Australian property	0.00	0.00	0.00	
<b>Net capital gain</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18A</b>
AMIT CGT gross up amount	0.00	0.00	0.00	
Other capital gains distribution	0.00	0.00	0.00	
<b>Total current year capital gains (B)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18H</b>



**Part C - Table 3 - Foreign income**

Foreign income	Cash distribution	Foreign tax paid or Franking credit	Attribution	Tax return label
Other net foreign source income	0.00	0.00	0.00	20M/20O
Net foreign rent	0.00	0.00	0.00	20R
<b>Assessable foreign source income</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>20E</b>
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	20F
CFC income	0.00	0.00	0.00	19K
Transferor trust income	0.00	0.00	0.00	19B
<b>Total foreign income (C)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

**Part C - Table 4 - Tax offsets**

Tax offsets	Amount	Tax return label
Franking credit tax offset	0.00	13Q
Foreign income tax offset	0.00	20O
<b>Total tax offsets (D)</b>	<b>0.00</b>	

**Part C - Table 5 - Other non-assessable amounts and cost base details**

Other non-assessable amounts	Cash distribution	Attribution/Amount	Other amount
Net exempt income	0.00	0.00	0.00
Non-assessable non-exempt amount	0.00	0.00	0.00
Other non-attributable amounts	0.00	0.00	0.00
Gross cash distribution	15,436.36	0.00	15,436.36
<b>AMIT cost base net amount - excess (decrease)</b>	<b>0.00</b>	<b>0.00</b>	<b>4,110.76</b>
<b>AMIT cost base net amount - shortfall (increase)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Part C - Table 6 - Other amounts deducted from trust distributions**

Other amounts deducted from trust distribution	Cash amount	Tax return label
TFN amounts withheld	0.00	13R
Other expenses	0.00	13Y
Credit for foreign resident capital gains withholding amounts	0.00	18X
Other income Category 3: Rebates	0.00	24V
Non-resident withholding tax	0.00	
<b>Net cash distribution</b>	<b>15,436.36</b>	

**Part C - Table 7 - Reporting for the purposes of non-resident withholding tax and income tax. Fields that may be included in tables 1 to 6 are also shown.**

<b>Non-resident reporting</b>	<b>Attribution/Amount</b>	<b>Tax paid</b>	<b>Tax return label</b>
Table 1 - Interest exempt from withholding	0.00	0.00	
Table 6 - Non-resident withholding amount	0.00	0.00	
Table 6 - Non-resident member para 276-105(2)(a) or (b) assessable amount	0.00	0.00	
Table 6 - Non-resident member para 276-105(2)(c) assessable amount	0.00	0.00	
Table 6 - Managed investment trust fund payments	0.00	0.00	
Deemed payment - Dividend	0.00	0.00	
Deemed payment - Interest	0.00	0.00	
Deemed payment - Royalties	0.00	0.00	
Deemed payment - Fund payment	0.00	0.00	



17 August 2022

MR STEPHEN PRYOR & MRS CLARE PRYOR  
<CASPRY SUPERANNUATION FUND>  
540 TUCKS ROAD  
SHOREHAM VIC 3916

Resimax Preferred Equity Fund No 1  
ABN 83 823 606 605

All holding related enquiries:  
Pitcher Partners Advisors Proprietary  
Limited  
fundadmin@pitcher.com.au  
+61 3 8612 9703  
www.pitcher.com.au

Holder details:  
HIN/SRN: I\*\*\*\*\*5370  
Security: Ordinary Units  
TFN/ABN Status: Provided

## Payment statement

### Distribution - 30 June 2022 interest

Payment date: Tuesday, 16 August 2022

Dear Stephen,

Please find below details of your distribution for your holding of 100,000 Ordinary Units in Resimax Preferred Equity Fund No 1 held during the period from Friday, 01 April 2022 to Thursday, 30 June 2022 .

	AUD
Gross amount	2,724.50
Withholding tax	0.00
Net after tax	2,724.50
Cash payment	2,724.50

This payment will be processed on Tuesday, 16 August 2022 to the following bank account:

BSB \*\*\*\*000  
Account number \*\*\*\*\*177  
Account name CASPRY SUPER FUND  
Amount deposited 2,724.50

## Copy of financial statements and reports

### Company details

Company name

**TAPP GROUP LIMITED**

ACN

**166 637 323**

### Reason for lodgement of statement and reports

A public company or a disclosing entity which is not a registered scheme or prescribed interest undertaking

Dates on which financial  
year ends

Financial year end date

**31-12-2021**

### Auditor's report

Were the financial statements audited?

**Yes**

Is the opinion/conclusion in the report modified? (The opinion/conclusion in the report is qualified, adverse or disclaimed)

**No**

Does the report contain an Emphasis of Matter and/or Other Matter paragraph?

**Yes**

### Details of current auditor or auditors

Current auditor

Date of appointment **31-07-2019**

Name of auditor

**WILLIAM BUCK AUDIT (VIC) PTY LTD**

Address

**LEVEL 20  
181 WILLIAM STREET**

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**MELBOURNE VIC 3000**

---

**Certification**

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I certify that the attached documents are a true copy of the original reports required to be lodged under section 319 of the Corporations Act 2001.

**Yes**

---

**Signature**

---

Select the capacity in which you are lodging the form

**Secretary**

I certify that the information in this form is true and complete and that I am lodging these reports as, or on behalf of, the company.

**Yes**

---

**Authentication**

---

This form has been submitted by

Name **Nova Anne TAYLOR**

Date **08-12-2022**

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**For more help or information**

Web [www.asic.gov.au](http://www.asic.gov.au)  
Ask a question? [www.asic.gov.au/question](http://www.asic.gov.au/question)  
Telephone 1300 300 630



# **Tapp Group Limited**

**ABN 66 166 637 323**

## **Annual Report - 31 December 2021**



The directors present their report, together with the financial statements, on the consolidated entity (referred to hereafter as the 'consolidated entity') consisting of Tapp Group Limited (referred to hereafter as the 'company' or 'parent entity') and the entities it controlled at the end of, or during, the year ended 31 December 2021.

#### **Directors**

The following persons were directors of Tapp Group Limited during the whole of the financial year and up to the date of this report, unless otherwise stated:

Jitto Arulampalam  
Jeroen van Son  
George Marantika  
Jason Wang  
Daniel Canu (appointed a non-executive director on 15th September 2022)

#### **Directors' meetings**

The number of formal meetings of the Company's Board of Directors held during the year ended 31 December 2021 were as follows:

Director	Number of Meetings Attended	Number of Meetings held during time the director held office
Jitto Arulampalam	24	25
George Marantika	25	25
Jason Wang	25	25
Jeroen van Son	25	25

#### **Daniel Canu – NON-EXECUTIVE DIRECTOR**

Daniel Canu has over 15 years' experience as a managing director for Brisbane Scissor Lift Hire. His other business interests include being a member of the board of Canarvon Solar farm located in Western Australia. Daniel has been involved in the management of various property developments and is currently the CEO of SeedX, an early-stage venture capital fund.

Daniel was appointed as a Non-executive Director on 15 September 2022.

#### **George Marantika – NON-EXECUTIVE DIRECTOR**

George Iwan Marantika is a senior business advisor with experience in cross border relationships. George is the President of the Indonesia-Australia Business Council of Yogyakarta and the Acting Chairman of the Australia Bilateral Committee in the Indonesian Chamber of Commerce and Industry. He is actively involved in developing the Indonesia Australia Comprehensive Partnership Agreement and previously consulted to the World Bank.

George was appointed as a Non-executive Director on 25 April 2019

#### **Jeroen van Son – NON-EXECUTIVE DIRECTOR**

Jeroen van Son is an international leader with over 23 years' experience in global digital payments, financial services and loyalty marketing. Jeroen has deep and broad domain expertise in electronic payments and a strong global network in global payments and consumer financial services, having held senior executive and general manager positions at MasterCard, eBay/PayPal, Westpac and Virgin Australia.

Jeroen was appointed as a Non-executive Director on 25 April 2019



### **Jitto Arulampalam – NON-EXECUTIVE CHAIRMAN**

Mr. Indrajit Solomon Arulampalam, also known as Jitto, has significant corporate, financial and management experience with over 25 years of extensive corporate restructuring skills developed through several turnaround situations. Having started his career in accounting, he spent more than 8 years with Westpac Banking Corporation in several key operational and strategic roles and has since held numerous Chief Executive Officer, Director and Executive Chairman roles spanning multiple industries.

Jitto was appointed to the board on 28 July 2017 and assumed position as Chief Executive Officer and Managing Director on 20 June 2019 until 22 April 2020, assumed position as Executive Chairman on 22 April 2020 and on the 1st of July 2021 moved to a non-executive chair role

### **Jason Wang – CEO and MANAGING DIRECTOR**

Jason Wang holds a Doctor of Optometry (OD) and has 15 years of experience in the Australian real estate development market, delivering over \$500 million in projects. Jason has experience in investment management and fintech investments and a broad network in the South East and North East Asia regions. Recently, Jason has led multinational teams in supporting innovative business and management models in education, FMCG, retail and export.

Jason was appointed as a Non-executive Director on 23 May 2020 and assumed the position as Chief Executive Officer and Managing Director on 21 September 2020

### **Principal activities**

The consolidated entity has developed and launched a secure global payments and transactional technology platform and digital currency that aims to provide under-served markets with transaction services. During the reporting period, all of the consolidated entity's revenues were derived from its operations in Indonesia.

### **Dividends**

There were no dividends paid, recommended or declared during the current or previous financial year.

### **Review of operations and significant changes in the state of affairs**

The loss for the consolidated entity after providing for income tax and non-controlling interest amounted to \$3,554,600 (31 December 2020: \$3,757,699).

	2021	2020
Gross Turnover (AUD)	290,307,408	627,080,025
Transactions	75,643,236	136,552,070
Total Agents	211,413	161,324

The above reports include a number of non-International Financial Reporting Standards (IFRS) financial measures. Management uses these non-IFRS financial measures to assess the performance of the business and make decisions on the allocation of resources.

Coming off the back of a tough year globally in 2020, Tapp has needed to pivot the business significantly to cut costs and work on our existing retail agent base. The priority has been on reducing the burn rate of the business, whilst investing in the IT infrastructure to put forward new technologies for our agents. Tapp has been able to reduce the overheads both in Australia and Indonesia by 53% and overall net loss by 11%. Please refer to the graph below highlighting the year-on-year financial performance and reduction in operating expenses and net loss.

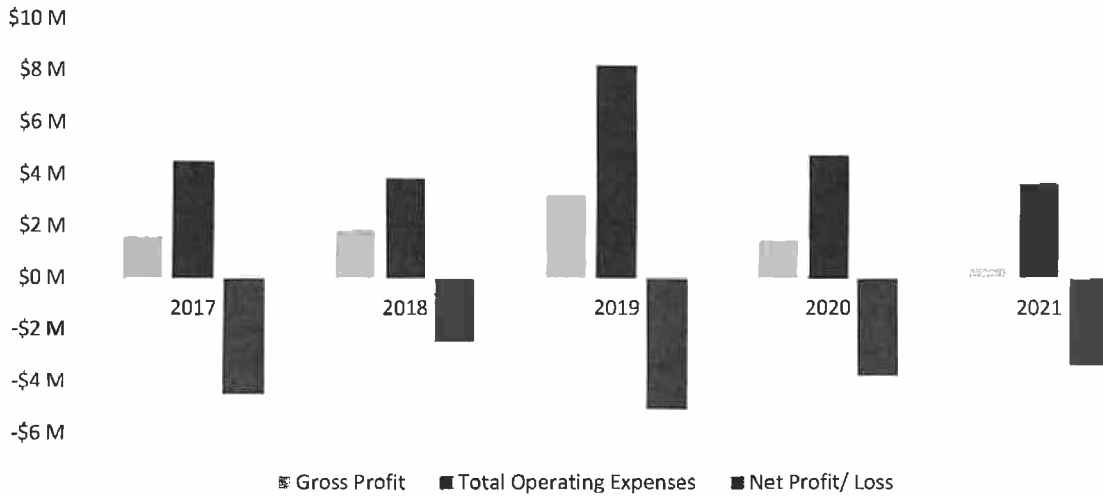
This was accomplished by reducing our wholesale channel, resulting in a direct drop in our turnover and transactions however it also allowed Tapp to reduce the direct marketing cost by over 1 million AUD from the previous year. Comparing gross profit after marketing costs in 2020 with 2021 we have seen an improvement by 104% with gross profit after marketing being in \$285,788 and \$582,877 respectively. This change in our mix of retail and wholesale consumer purchasing trend has seen that Tapp can continue the business moving forward and reaching goals without the high turnover that the wholesale channel had previously given.

It was imperative to keep our technology team working on new and existing projects to enable our users to apply for working capital using the mobile app with eKYC and bring physical products into the app.

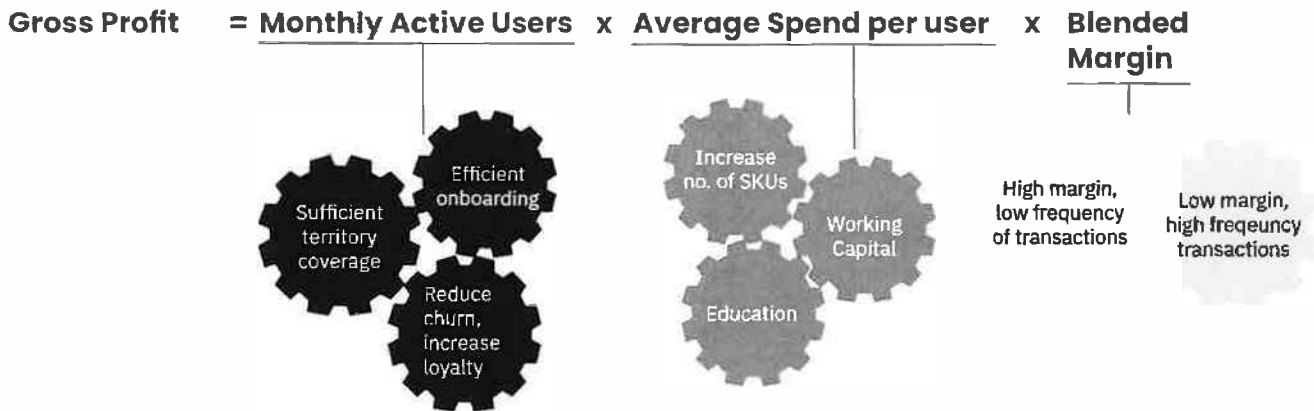




**Year on Year Financial Performance**

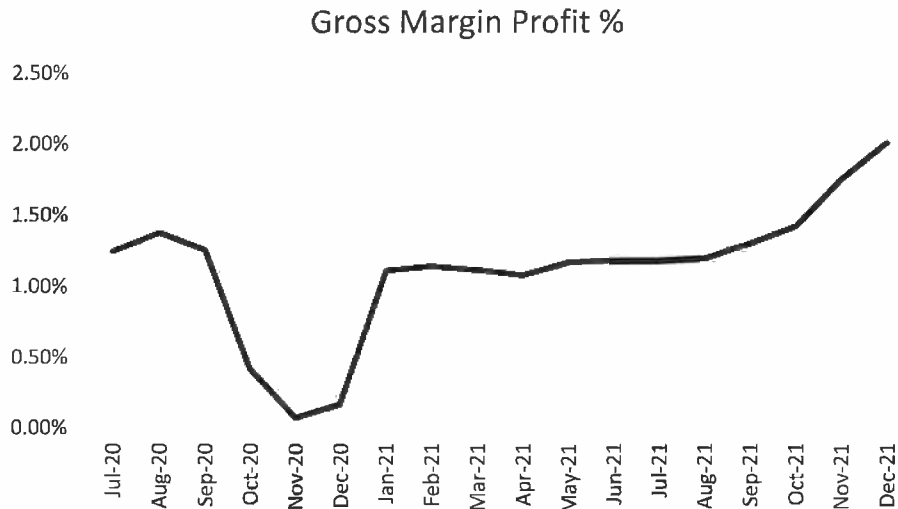


Tapp has been focusing on improving gross profit margin by engaging with each MSME and looking at ways to increase the average spend per user.

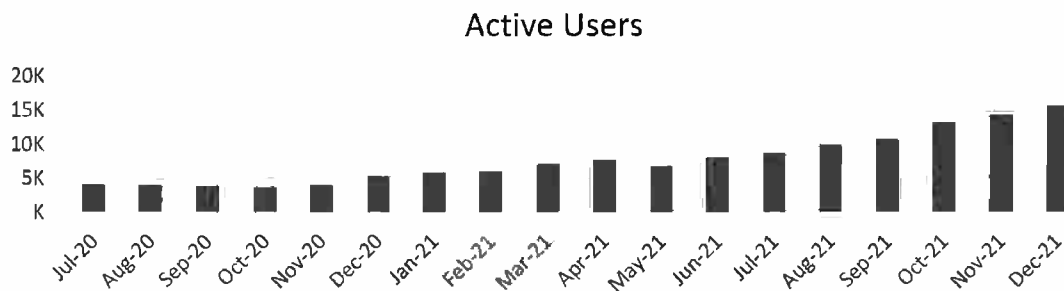




The team has been able to advertise more physical products to our active agents resulting in an increased retail margin across the board from just over 1% to nearly 2% by the end of 2021.



The field sales team ended 2021 on a high note with nearly 16K active agents.



**Operational Performance**

By providing a better eco system for our agents 2022 has seen strong growth for Tapp with expectations that Tapp will reach over 260K agents by the end of the year.



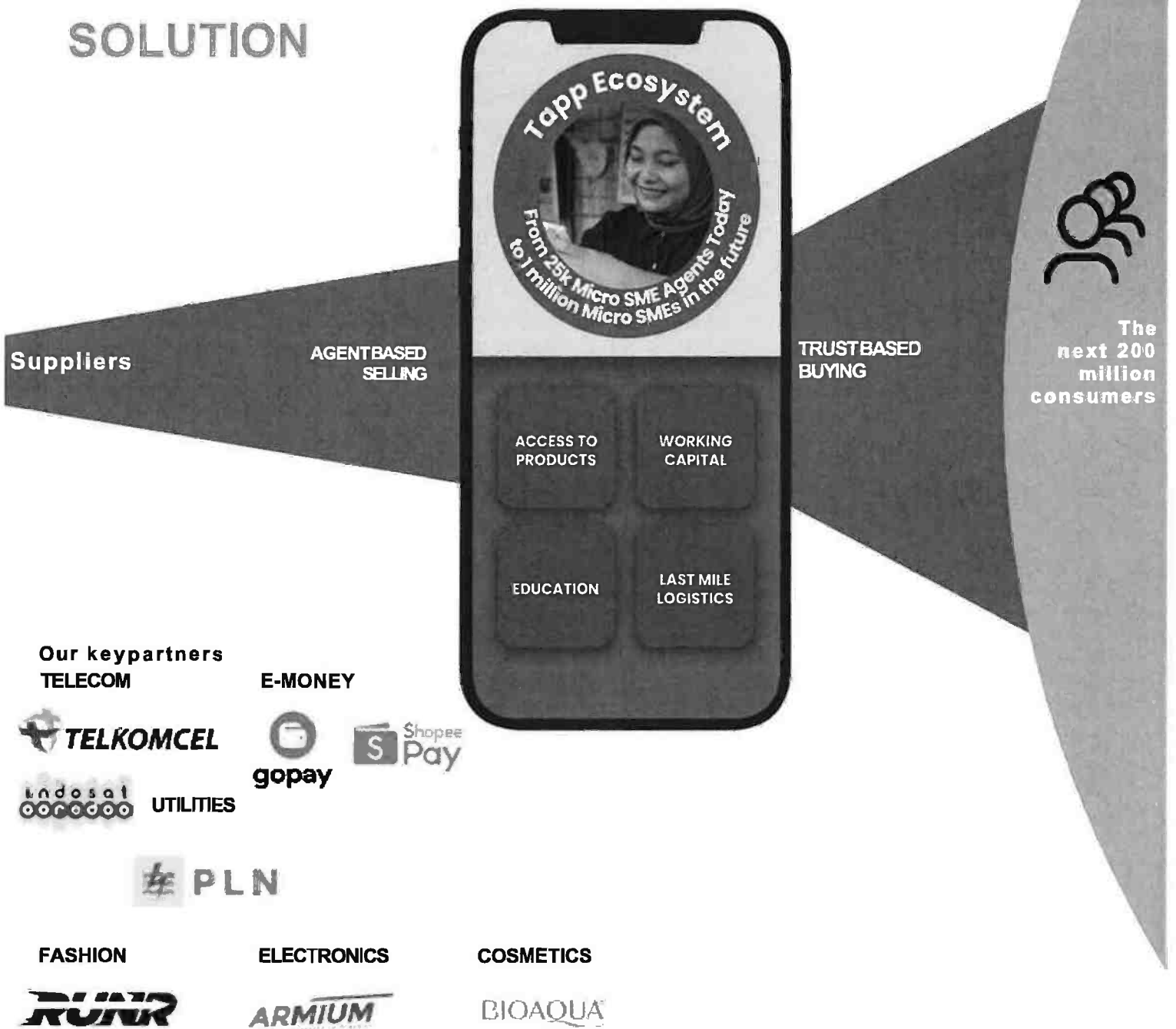


Tapp plans to accelerate the MSME Growth by adding more product categories into the app.

The App enables MSMEs to grow their business by increasing their average spend per month by using each of the four pillars of the Tapp Ecosystem. These are:

1. Access to products – having more products in the app both digital and physical
2. Working Capital – connecting agents to micro finance solutions to grow their business
3. Education – giving agents the skills and ability to cross and upsell to their consumer
4. Last Mile Logistics – agents can use their physical location to enable consumers to deliver items to them

## SOLUTION





Tapp is looking forward to investing further in its technology by developing the below in order of priority.



**Tapp Application Merchant VIP Club**



Tapp will create the Tapp Club where subscription members are able to sell digital product at wholesale prices to end consumers.

**Focus**

**Profit Margin**  
 Drive High Margin

**Tappians Field Team App**



The Tappians Field Team App is an internal task and performance management tool. This single tool will ensure the Field Team day to day activities are efficiently created, managed, prioritized and tracked.

**Focus**

**Efficiency**  
 Use staff efficiently to support sales

**A Single Report to Manage By**

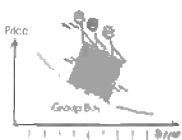


This service is a reporting extension of the Tappians Field Team App data collection and management services. In Realtime the Tappians Field App will feed the Tapp Business Intelligence Sales Report.

**Focus**

**Efficiency**

**Group Buy**



Tapp will build into its Merchant APP the ability for Group Buy Physical Product linking Merchants to External Manufacturers whereby Merchants can purchase at wholesale prices with Tapp at most bulk breaking at its warehouses.

**Focus**

**Profit Margin**  
 Drive High Margin Sales

**Merchant Tapp App Rebuild**



Tapp will rebuild the Tapp App Merchant User Interface and create a best-in-class user experience for the Merchant focusing on Physical Product search and ordering, ease of money in and automation.

**Focus**

**Profit Margin**  
 Drive High Margin Sales



## **Risk Mitigation**

### *Going Concern*

To fund continued operations the Company is currently undertaking a further capital raise for \$10,000,000 which is expected to complete in in the first half of 2023. There is a material uncertainty related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern and, therefore, that it may be unable to realise its assets and discharge its liabilities in the normal course of business

### *Political Risk of Indonesia*

Tapp has evaluated the market by reviewing the recent investment flow to Indonesia from large Global and Regional Venture Capital firms. This is looking like a positive outlook for investors' appetite to further invest into the Indonesian start up market.

### *Potential for new entrants in payments space*

Whilst the potential for new start up tech companies in Indonesia is high, Tapp's infrastructure, name and brand in the market is well respected. Tapp has over 250K agents, that have transacted over 2 billion AUD in the last 5 years showing Tapp is a trusted brand. The need to further invest in the technology is high to ensure Tapp does stay ahead of the market.

## **Capital Raising Activities**

During the year Tapp raised funds through a mix of debt and equity resulting in a reduction in liabilities to improve the balance sheet and receive additional cash to fund operations. The mix was made up of \$4,876,282 of debt converted to equity at \$0.025 and cash of \$2,366,800 issued as shares for an average \$0.03.

As part of the above shares issued this includes an agreement where the company reached a settlement with a third party to remove over \$700k of liabilities and receive an additional \$500k in return for 44m shares and 10m options at an exercise price of 10c.

The company was able to reduce the interest expense for the year by having the remaining \$2,341,468.67 of convertible notes converted to 93,658,747 shares at \$0.025, resulting in a strengthen balance sheet.

## **Likely developments and expected results of operations**

Information on likely developments in the operations of the consolidated entity and the expected results of operations have not been included in this report because the directors believe it would be likely to result in unreasonable prejudice to the consolidated entity.

## **Environmental regulation**

The consolidated entity is not subject to any significant environmental regulation under Australian Commonwealth or State law.

## **Share-based compensation**

### *Issue of shares*

Details of shares issued to directors and other key management personnel as part of compensation during the year ended 31 December 2021 are set out below:

### Ordinary shares issued as part of compensation

Directors and employees	Shares	\$
Jason Wang	14,000,000	350,000
Jeroen van Son	5,222,556	130,564
Jitto Arulampalam	10,166,667	254,167
	<u>29,389,223</u>	<u>734,731</u>



Ordinary shares issued from converting loans and convertible notes of the directors to improve the balance sheet position of the company were as follows:

Directors and employees	Shares	\$
Jason Wang	53,514,039	1,337,851
Jitto Arulampalam	27,312,205	682,805
	<u>80,826,243</u>	<u>2,020,656</u>

*Employee performance shares*

Employee performance shares of the Company as at 31 December 2021 are as follows:

Directors and Employees	Employee performance shares	Performance milestones	Shares	Exercise price	Expiry date	Fair value
Michelle Alexiou	Class B	Total number of online or electronic payments or transactions processed via the digital ledger and payments processing platform to exceed 2,000,000 per day for a period of at least 5 consecutive days during the performance period	1,000,000	\$0.00	01/03/2022	\$0.02
Michelle Alexiou	Class C	Aggregate dollar value of all online or electronic payments or transactions processed via the digital ledger and payments processing platform to exceed AUD 10,000,000 per day for a period of at least 5 consecutive days during the performance period	1,000,000	\$0.00	01/03/2023	\$0.02
Jason Wang	Class B	Total number of online or electronic payments or transactions processed via the digital ledger and payments processing platform to exceed 2,000,000 per day for a period of at least 5 consecutive days during the performance period	4,000,000	\$0.00	22/03/2023	\$0.02
Jason Wang	Class C	Aggregate dollar value of all online or electronic payments or transactions processed via the digital ledger and payments processing platform to exceed AUD 10,000,000 per day for a period of at least 5 consecutive days during the performance period	4,000,000	\$0.00	22/03/2024	\$0.02

Performance shares are based on the achievement of performance milestones whereby the executive becomes beneficially entitled to convert one performance share into one ordinary shares. There has not been any alteration to the terms or conditions of the grant to those disclosed above since the grant date. There are no amounts paid or payable by the recipient in relation to the performance shares other than on their potential exercise.

Performance shares do not have attached voting rights, but entitles the Holder to receive notices of general meetings and financial reports and accounts that are circulated to shareholders and the right to attend general meetings. The shares do not entitle the Holders to the following rights; entitlement to dividends, participation in new share issues to Ordinary Shareholders and participation in the surplus assets of the Company on winding up. These shares rank *pari passu* amongst themselves and are not transferrable.

There were no performance rights exercised during the year ended 31 December 2021 and up to the date of this report. The likelihood of these performance targets being reached are 0% and therefore have been removed from the audit, these will be re-issued in 2023 with new targets inline with the company's goals.



### Shares under option

Unissued ordinary shares of the Company under option at the date of this report are as follows:

Grant date	Expiry date	Exercise price	Number under option
30/06/2020	30/06/2025	\$0.10	7,000,000
30/06/2020	30/06/2023	\$0.10	10,000,000
11/05/2021	11/05/2025	\$0.10	10,000,000

The option holder becomes beneficially entitled to convert one share option into one ordinary share on vesting date. There has not been any alteration to the terms or conditions of the grant since the grant date. There are no amounts paid or payable by the recipient in relation to the options other than on their potential exercise.

No person entitled to exercise the options had or has any right by virtue of the option to participate in any share issue of the company or of any other body corporate.

### Indemnity and insurance of officers

The company has indemnified the directors and executives of the company for costs incurred, in their capacity as a director or executive, for which they may be held personally liable, except where there is a lack of good faith.

During the financial year, the company paid a premium in respect of a contract to insure the directors and executives of the company against a liability to the extent permitted by the Corporations Act 2001. The contract of insurance prohibits disclosure of the nature of the liability and the amount of the premium.

### Indemnity and insurance of auditor

The company has not, during or since the end of the financial year, indemnified or agreed to indemnify the auditor of the company or any related entity against a liability incurred by the auditor.

During the financial year, the company has not paid a premium in respect of a contract to insure the auditor of the company or any related entity.

### Proceedings on behalf of the company

No person has applied to the Court under section 237 of the Corporations Act 2001 for leave to bring proceedings on behalf of the company, or to intervene in any proceedings to which the company is a party for the purpose of taking responsibility on behalf of the company for all or part of those proceedings.

### Auditor's independence declaration

A copy of the auditor's independence declaration as required under section 307C of the Corporations Act 2001 is set out immediately after this directors' report.

This report is made in accordance with a resolution of directors, pursuant to section 298(2)(a) of the Corporations Act 2001.

On behalf of the directors

A handwritten signature in black ink, appearing to read "Jeroen van Son".

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Jeroen van Son  
Director

8 December 2022

**AUDITOR'S INDEPENDENCE DECLARATION UNDER SECTION 307C OF THE CORPORATIONS ACT 2001 TO THE DIRECTORS OF TAPP GROUP LIMITED**

I declare that, to the best of my knowledge and belief, during the year ended 31 December 2021 there have been:

- no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and
- no contraventions of any applicable code of professional conduct in relation to the audit.

William Buck

**William Buck Audit (Vic) Pty Ltd**  
ABN 59 116 151 136



**N. S. Benbow**  
Director

Melbourne, 8<sup>th</sup> December 2022



**Tapp Group Limited**  
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**31 December 2021**



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**General information**

The financial statements cover Tapp Group Limited as a consolidated entity consisting of Tapp Group Limited and the entities it controlled at the end of, or during, the year. The financial statements are presented in Australian dollars, which is Tapp Group Limited's functional and presentation currency.

Tapp Group Limited is an unlisted public company, incorporated and domiciled in Australia. Its registered office and principal place of business is:

Level 27, 101 Collins Street, Melbourne VIC 3000

A description of the nature of the consolidated entity's operations and its principal activities are included in the directors' report, which is not part of the financial statements.

The financial statements were authorised for issue, in accordance with a resolution of directors, on 6 December 2022. The directors have the power to amend and reissue the financial statements.

**Tapp Group Limited**  
**Statement of profit or loss and other comprehensive income**  
**For the year ended 31 December 2021**



	Note	Consolidated 2021 \$	2020 \$
<b>Revenue</b>			
Revenue from operations	3	290,088,043	614,560,867
Cost of sales		<u>(289,446,289)</u>	<u>(613,121,760)</u>
Gross profit		<u>641,754</u>	<u>1,439,107</u>
Interest revenue calculated using the effective interest method		3,282	2,869
<b>Expenses</b>			
Finance costs		(379,122)	(449,112)
Marketing	4	(58,877)	(1,153,319)
Occupancy		(130,069)	(96,726)
Administration and corporate	5	(3,327,900)	(3,215,574)
Research and development	5	<u>(285,218)</u>	<u>(221,059)</u>
<b>Operating loss</b>		(3,536,150)	(3,693,814)
Transaction and capital raising costs		<u>(18,450)</u>	<u>(63,885)</u>
<b>Loss before income tax expense</b>		(3,554,600)	(3,757,699)
Income tax expense		<u>-</u>	<u>-</u>
<b>Loss after income tax expense for the year attributable to the owners of Tapp Group Limited</b>		(3,554,600)	(3,757,699)
<b>Other comprehensive income</b>			
<i>Items that may be reclassified subsequently to profit or loss</i>			
Foreign currency translation		<u>(30,764)</u>	<u>(109,949)</u>
Other comprehensive income for the year, net of tax		<u>(30,764)</u>	<u>(109,949)</u>
<b>Total comprehensive income for the year attributable to the owners of Tapp Group Limited</b>		<u><u>(3,585,364)</u></u>	<u><u>(3,867,648)</u></u>

*The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes*

**Tapp Group Limited**  
**Statement of financial position**  
**As at 31 December 2021**



	Note	Consolidated 2021 \$	2020 \$
<b>Assets</b>			
<b>Current assets</b>			
Cash and cash equivalents		482,511	141,895
Trade and other receivables		425,138	53,510
Inventories		183,610	-
Prepayments and other assets	6	548,374	421,870
Total current assets		<u>1,639,633</u>	<u>617,275</u>
<b>Non-current assets</b>			
Property, plant and equipment		84,883	26,832
Total non-current assets		<u>84,883</u>	<u>26,832</u>
<b>Total assets</b>		<u>1,724,516</u>	<u>644,107</u>
<b>Liabilities</b>			
<b>Current liabilities</b>			
Trade and other payables	7	1,235,960	1,327,557
Borrowings	8	1,125,976	3,854,004
Provisions	9	172,932	124,452
Deposits received from agents		549,642	415,150
Total current liabilities		<u>3,084,510</u>	<u>5,721,163</u>
<b>Total liabilities</b>		<u>3,084,510</u>	<u>5,721,163</u>
<b>Net liabilities</b>		<u>(1,359,994)</u>	<u>(5,077,056)</u>
<b>Equity</b>			
Issued capital	10	29,179,461	21,954,830
Reserves	11	65,699	53,764
Accumulated losses		<u>(30,605,154)</u>	<u>(27,085,650)</u>
<b>Total deficiency in equity</b>		<u>(1,359,994)</u>	<u>(5,077,056)</u>

*The above statement of financial position should be read in conjunction with the accompanying notes*

**Tapp Group Limited**  
**Statement of changes in equity**  
**For the year ended 31 December 2021**



	<b>Issued</b>		<b>Accumulated</b>	<b>Total</b>
<b>Consolidated</b>	<b>capital</b>	<b>Reserves</b>	<b>losses</b>	<b>deficiency in</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>equity</b>
				<b>\$</b>
Balance at 1 January 2020	20,311,856	(2,219)	(23,327,951)	(3,018,314)
Loss after income tax expense for the year	-	-	(3,757,699)	(3,757,699)
Other comprehensive income for the year, net of tax	-	(109,949)	-	(109,949)
Total comprehensive income for the year	-	(109,949)	(3,757,699)	(3,867,648)
<i>Transactions with owners in their capacity as owners:</i>				
Contributions of equity, net of transaction costs (note 10)	1,642,974	-	-	1,642,974
Vesting of share-based payments	-	165,932	-	165,932
Balance at 31 December 2020	<u>21,954,830</u>	<u>53,764</u>	<u>(27,085,650)</u>	<u>(5,077,056)</u>
<b>Consolidated</b>	<b>Issued</b>		<b>Accumulated</b>	<b>Total</b>
	<b>capital</b>	<b>Reserves</b>	<b>losses</b>	<b>deficiency in</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>equity</b>
				<b>\$</b>
Balance at 1 January 2021	21,954,830	53,764	(27,085,650)	(5,077,056)
Loss after income tax expense for the year	-	-	(3,554,600)	(3,554,600)
Other comprehensive income for the year, net of tax	-	(30,764)	-	(30,764)
Total comprehensive income for the year	-	(30,764)	(3,554,600)	(3,585,364)
<i>Transactions with owners in their capacity as owners:</i>				
Contributions of equity, net of transaction costs (note 10)	7,224,631	-	-	7,224,631
Lapse of share options	-	(35,096)	35,096	-
Vesting of share-based payments	-	77,795	-	77,795
Balance at 31 December 2021	<u>29,179,461</u>	<u>65,699</u>	<u>(30,605,154)</u>	<u>(1,359,994)</u>

*The above statement of changes in equity should be read in conjunction with the accompanying notes*

**Tapp Group Limited**  
**Statement of cash flows**  
**For the year ended 31 December 2021**



	Note	Consolidated	
		2021	2020
		\$	\$
<b>Cash flows from operating activities</b>			
Receipts from customers (inclusive of GST)		318,771,851	674,320,025
Payments to suppliers and employees (inclusive of GST)		(320,994,594)	(676,940,146)
		(2,222,743)	(2,620,121)
Interest received		2,736	2,573
Interest and other finance costs paid		(29,561)	(220,355)
Net cash used in operating activities	21	(2,249,568)	(2,837,903)
<b>Cash flows from investing activities</b>			
Payments for property, plant and equipment		(77,401)	-
Net cash used in investing activities		(77,401)	-
<b>Cash flows from financing activities</b>			
Proceeds from issue of shares	10	2,366,800	725,500
Proceeds from borrowings		350,000	2,125,820
Share issue transaction costs		(18,450)	-
Repayment of borrowings		-	(275,208)
Net cash from financing activities		2,698,350	2,576,112
Net increase/(decrease) in cash and cash equivalents		371,381	(261,791)
Cash and cash equivalents at the beginning of the financial year		141,895	380,904
Effects of exchange rate changes on cash and cash equivalents		(30,765)	22,782
Cash and cash equivalents at the end of the financial year		482,511	141,895

*The above statement of cash flows should be read in conjunction with the accompanying notes*



## Note 1. Significant accounting policies

The principal accounting policies adopted in the preparation of the financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

### **New or amended accounting standards and interpretations adopted**

The consolidated entity has adopted all of the new or amended Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') that are mandatory for the current reporting period.

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

### **Basis of preparation**

These general purpose financial statements have been prepared in accordance with Australian Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') and the Corporations Act 2001, as appropriate for profit oriented entities. These financial statements also comply with International Financial Reporting Standards as issued by the International Accounting Standards Board ('IASB').

#### *Historical cost convention*

The financial statements have been prepared under the historical cost convention and apply the going concern basis of accounting.

#### *Critical accounting estimates*

The preparation of the financial statements requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the consolidated entity's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements, are disclosed in note 2.

### **Parent entity information**

In accordance with the Corporations Act 2001, these financial statements present the results of the consolidated entity only. Supplementary information about the parent entity is disclosed in note 18.

### **Principles of consolidation**

The consolidated financial statements incorporate the assets and liabilities of all subsidiaries of Tapp Group Limited ('company' or 'parent entity') as at 31 December 2021 and the results of all subsidiaries for the year then ended. Tapp Group Limited and its subsidiaries together are referred to in these financial statements as the 'consolidated entity'.

Subsidiaries are all those entities over which the consolidated entity has control. The consolidated entity controls an entity when the consolidated entity is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power to direct the activities of the entity. Subsidiaries are fully consolidated from the date on which control is transferred to the consolidated entity. They are de-consolidated from the date that control ceases.

Intercompany transactions, balances and unrealised gains on transactions between entities in the consolidated entity are eliminated. Unrealised losses are also eliminated unless the transaction provides evidence of the impairment of the asset transferred. Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the consolidated entity.

The acquisition of subsidiaries is accounted for using the acquisition method of accounting. A change in ownership interest, without the loss of control, is accounted for as an equity transaction, where the difference between the consideration transferred and the book value of the share of the non-controlling interest acquired is recognised directly in equity attributable to the parent.

Where the consolidated entity loses control over a subsidiary, it derecognises the assets including goodwill, liabilities and non-controlling interest in the subsidiary together with any cumulative translation differences recognised in equity. The consolidated entity recognises the fair value of the consideration received and the fair value of any investment retained together with any gain or loss in profit or loss.

### **Foreign currency translation**

The financial statements are presented in Australian dollars, which is Tapp Group Limited's functional and presentation currency.



**Note 1. Significant accounting policies (continued)**

*Foreign currency transactions*

Foreign currency transactions are translated into Australian dollars using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at financial year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in profit or loss.

*Foreign operations*

The assets and liabilities of foreign operations are translated into Australian dollars using the exchange rates at the reporting date. The revenues and expenses of foreign operations are translated into Australian dollars using the average exchange rates, which approximate the rates at the dates of the transactions, for the period. All resulting foreign exchange differences are recognised in other comprehensive income through the foreign currency reserve in equity.

The foreign currency reserve is recognised in profit or loss when the foreign operation or net investment is disposed of.

**Revenue recognition**

The consolidated entity recognises revenue as follows:

*Revenue from electricity contracts with customers and goods sold*

Revenue is recognised at a point in time and the amount that reflects the consideration to which the consolidated entity is expected to be entitled in exchange for transferring goods or services to a customer. For the sale of electricity to customers, the consolidated entity identifies the contract with a customer (the purchase of electricity tokens); identifies the performance obligations in the contract (delivery of electricity); determines the transaction price which takes into account estimates of variable consideration and the time value of money (set independently by the consolidated entity); and recognises revenue when or as each performance obligation is satisfied (delivery of electricity and usage by customers).

It is noted that the consolidated entity holds the risk of the electricity purchased from the wholesaler with an issue arising with customers to be resolved by the consolidated entity as opposed to the wholesaler. As such, the consolidated entity transacts as a principal, dealing directly with both suppliers and customers and bearing risk including settlement, credit and performance risk, for which it is compensated through a margin on its transactions. The consolidated entity recognises revenue on a gross basis on satisfaction of its performance obligation, that is at a point in time on completion of the underlying sale to the customer. The cost of purchasing the electricity is also recognised as a cost of goods sold (COGS).

Similarly, to the sale of electricity, the consolidated entity recognises revenue at a point in time for the sale of inventory. The consolidated entity holds the risk of the inventory purchased from wholesalers which are re-branded under the Tapp name, prior to the sale to customers. As such, the consolidated entity transacts as a principal with revenue recognised on a gross basis with a corresponding cost of goods sold to recognise the value of the inventory sold.

Variable consideration within the transaction price, if any, reflects concessions provided to the customer such as discounts, rebates and refunds, any potential bonuses receivable from the customer and any other contingent events. Such estimates are determined using either the 'expected value' or 'most likely amount' method. The measurement of variable consideration is subject to a constraining principle whereby revenue will only be recognised to the extent that it is highly probable that a significant reversal in the amount of cumulative revenue recognised will not occur. The measurement constraint continues until the uncertainty associated with the variable consideration is subsequently resolved. Amounts received that are subject to the constraining principle are recognised as a refund liability.

*Revenue from digital products with customers and goods sold*

Revenue is recognised when the consumer requests for telecommunication top ups to be transacted in the Tapp App. Tapp purchases the goods in advance by providing the telecommunication company with a prepayment to secure the goods at the contracted price.

At the point of sale, the prepayment is reduced by the amount contracted to Tapp and recognised as a cost of goods sold (COGS). As such, the consolidated entity transacts as a principal with revenue recognised on a gross basis with a corresponding cost of goods sold to recognise the value of the inventory sold.

*Rendering of services*

Rendering of services revenue from merchants from applying agent deposit services is earned on a commission basis and at a point in time when products and services are purchased by the deposit holder from the merchant. The date of purchase is referable to the date that the deposit holder authorizes the transfer of cash consideration to the merchant. As the consolidated entity is operating as an agent for such transactions, revenue is recognised on a net basis.



## **Note 1. Significant accounting policies (continued)**

### *Interest*

Interest revenue is recognised as interest accrues using the effective interest method. This is a method of calculating the amortised cost of a financial asset and allocating the interest income over the relevant period using the effective interest rate, which is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the net carrying amount of the financial asset.

### **Income tax**

The income tax expense or benefit for the period is the tax payable on that period's taxable income based on the applicable income tax rate for each jurisdiction, adjusted by the changes in deferred tax assets and liabilities attributable to temporary differences, unused tax losses and the adjustment recognised for prior periods, where applicable.

Deferred tax assets and liabilities are recognised for temporary differences at the tax rates expected to be applied when the assets are recovered or liabilities are settled, based on those tax rates that are enacted or substantively enacted, except for:

- When the deferred income tax asset or liability arises from the initial recognition of goodwill or an asset or liability in a transaction that is not a business combination and that, at the time of the transaction, affects neither the accounting nor taxable profits; or
- When the taxable temporary difference is associated with interests in subsidiaries, associates or joint ventures, and the timing of the reversal can be controlled, and it is probable that the temporary difference will not reverse in the foreseeable future.

Deferred tax assets are recognised for deductible temporary differences and unused tax losses only if it is probable that future taxable amounts will be available to utilise those temporary differences and losses.

The carrying amount of recognised and unrecognised deferred tax assets are reviewed at each reporting date. Deferred tax assets recognised are reduced to the extent that it is no longer probable that future taxable profits will be available for the carrying amount to be recovered. Previously unrecognised deferred tax assets are recognised to the extent that it is probable that there are future taxable profits available to recover the asset.

Deferred tax assets and liabilities are offset only where there is a legally enforceable right to offset current tax assets against current tax liabilities and deferred tax assets against deferred tax liabilities; and they relate to the same taxable authority on either the same taxable entity or different taxable entities which intend to settle simultaneously.

### **Current and non-current classification**

Assets and liabilities are presented in the statement of financial position based on current and non-current classification.

An asset is classified as current when: it is either expected to be realised or intended to be sold or consumed in the consolidated entity's normal operating cycle; it is held primarily for the purpose of trading; it is expected to be realised within 12 months after the reporting period; or the asset is cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least 12 months after the reporting period. All other assets are classified as non-current.

A liability is classified as current when: it is either expected to be settled in the consolidated entity's normal operating cycle; it is held primarily for the purpose of trading; it is due to be settled within 12 months after the reporting period; or there is no unconditional right to defer the settlement of the liability for at least 12 months after the reporting period. All other liabilities are classified as non-current.

### **Cash and cash equivalents**

Cash and cash equivalents include cash on hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

### **Trade and other receivables**

Trade receivables are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any allowance for expected credit losses. Trade receivables are generally due for settlement within 30 days.

The consolidated entity has applied the simplified approach to measuring expected credit losses, which uses a lifetime expected loss allowance. To measure the expected credit losses, trade receivables have been grouped based on days overdue.





## **Note 1. Significant accounting policies (continued)**

Other receivables are recognised at amortised cost, less any allowance for expected credit losses.

### **Inventories**

Raw materials, work in progress and finished goods are stated at the lower of cost and net realisable value on a 'first in first out' basis. Cost comprises of direct materials and delivery costs, direct labour, import duties and other taxes, an appropriate proportion of variable and fixed overhead expenditure based on normal operating capacity, and, where applicable, transfers from cash flow hedging reserves in equity. Costs of purchased inventory are determined after deducting rebates and discounts received or receivable.

### *Sale of inventory*

Stock on hand is stated at the lower of cost and net realisable value. Cost comprises of purchase and delivery costs, net of rebates and discounts received or receivable.

Net realisable value is the estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

### **Trade and other payables**

These amounts represent liabilities for goods and services provided to the consolidated entity prior to the end of the financial year and which are unpaid. Due to their short-term nature, they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

### **Borrowings**

Loans and borrowings are initially recognised at the fair value of the consideration received, net of transaction costs. They are subsequently measured at amortised cost using the effective interest method.

The component of the convertible notes that exhibits characteristics of a liability is recognised as a liability in the statement of financial position, net of transaction costs.

On the issue of the convertible notes with fixed conversion entitlements, the fair value of the liability component is determined using a market rate for an equivalent non-convertible bond and this amount is carried as a liability on the amortised cost basis until extinguished on conversion or redemption. The increase in the liability due to the passage of time is recognised as a finance cost. The remainder of the proceeds are allocated to the conversion option that is recognised and included in shareholder's equity as a convertible note reserve, net of transaction costs. The carrying amount of the conversion option is not remeasured in the subsequent years. The corresponding interest on convertible notes is expensed to profit or loss.

On the issue of convertible notes with variable conversion entitlements, the directors assess whether any embedded derivative exists in the contract that can be reliably fair valued, otherwise both host contract and embedded derivative are measured together at fair value through profit or loss at each reporting date.

### **Finance costs**

Finance costs are expensed in the period in which they are incurred.

### **Employee benefits**

#### *Short-term employee benefits*

Liabilities for wages and salaries, including non-monetary benefits, annual leave and long service leave expected to be settled wholly within 12 months of the reporting date are measured at the amounts expected to be paid when the liabilities are settled.



**Note 1. Significant accounting policies (continued)**

*Share-based payments*

Equity-settled share-based compensation benefits are provided to employees.

Equity-settled transactions are awards of shares, or options over shares, that are provided to employees in exchange for the rendering of services.

The cost of equity-settled transactions are measured at fair value on grant date. Fair value is independently determined using either the Binomial or Black-Scholes option pricing model that takes into account the exercise price, the term of the option, the impact of dilution, the share price at grant date and expected price volatility of the underlying share, the expected dividend yield and the risk free interest rate for the term of the option, together with non-vesting conditions that do not determine whether the consolidated entity receives the services that entitle the employees to receive payment. No account is taken of any other vesting conditions.

All changes in the liability are recognised in profit or loss. The ultimate cost of cash-settled transactions is the cash paid to settle the liability.

Market conditions are taken into consideration in determining fair value. Therefore, any awards subject to market conditions are considered to vest irrespective of whether or not that market condition has been met, provided all other conditions are satisfied.

If equity-settled awards are modified, as a minimum an expense is recognised as if the modification has not been made. An additional expense is recognised, over the remaining vesting period, for any modification that increases the total fair value of the share-based compensation benefit as at the date of modification.

If the non-vesting condition is within the control of the consolidated entity or employee, the failure to satisfy the condition is treated as a cancellation. If the condition is not within the control of the consolidated entity or employee and is not satisfied during the vesting period, any remaining expense for the award is recognised over the remaining vesting period, unless the award is forfeited.

If equity-settled awards are cancelled, it is treated as if it has vested on the date of cancellation, and any remaining expense is recognised immediately. If a new replacement award is substituted for the cancelled award, the cancelled and new award is treated as if they were a modification.

*Share-based payments*

Equity-settled and cash-settled share-based compensation benefits are provided to employees.

Equity-settled transactions are awards of shares, or options over shares, that are provided to employees in exchange for the rendering of services. Cash-settled transactions are awards of cash for the exchange of services, where the amount of cash is determined by reference to the share price.

The cost of equity-settled transactions are measured at fair value on grant date. Fair value is independently determined using either the Binomial or Black-Scholes option pricing model that takes into account the exercise price, the term of the option, the impact of dilution, the share price at grant date and expected price volatility of the underlying share, the expected dividend yield and the risk free interest rate for the term of the option, together with non-vesting conditions that do not determine whether the consolidated entity receives the services that entitle the employees to receive payment. No account is taken of any other vesting conditions.

The cost of equity-settled transactions are recognised as an expense with a corresponding increase in equity over the vesting period. The cumulative charge to profit or loss is calculated based on the grant date fair value of the award, the best estimate of the number of awards that are likely to vest and the expired portion of the vesting period. The amount recognised in profit or loss for the period is the cumulative amount calculated at each reporting date less amounts already recognised in previous periods.



**Note 1. Significant accounting policies (continued)**

The cost of cash-settled transactions is initially, and at each reporting date until vested, determined by applying either the Binomial or Black-Scholes option pricing model, taking into consideration the terms and conditions on which the award was granted. The cumulative charge to profit or loss until settlement of the liability is calculated as follows:

- during the vesting period, the liability at each reporting date is the fair value of the award at that date multiplied by the expired portion of the vesting period.
- from the end of the vesting period until settlement of the award, the liability is the full fair value of the liability at the reporting date.

All changes in the liability are recognised in profit or loss. The ultimate cost of cash-settled transactions is the cash paid to settle the liability.

Market conditions are taken into consideration in determining fair value. Therefore, any awards subject to market conditions are considered to vest irrespective of whether or not that market condition has been met, provided all other conditions are satisfied.

If equity-settled awards are modified, as a minimum an expense is recognised as if the modification has not been made. An additional expense is recognised, over the remaining vesting period, for any modification that increases the total fair value of the share-based compensation benefit as at the date of modification.

If the non-vesting condition is within the control of the consolidated entity or employee, the failure to satisfy the condition is treated as a cancellation. If the condition is not within the control of the consolidated entity or employee and is not satisfied during the vesting period, any remaining expense for the award is recognised over the remaining vesting period, unless the award is forfeited.

If equity-settled awards are cancelled, it is treated as if it has vested on the date of cancellation, and any remaining expense is recognised immediately. If a new replacement award is substituted for the cancelled award, the cancelled and new award is treated as if they were a modification.

**Issued capital**

Ordinary shares are classified as equity.

Incremental costs directly attributable to the issue of new shares or options are shown in equity as a deduction, net of tax, from the proceeds.

**Goods and Services Tax ('GST') and other similar taxes**

Revenues, expenses and assets are recognised net of the amount of associated GST, unless the GST incurred is not recoverable from the tax authority. In this case it is recognised as part of the cost of the acquisition of the asset or as part of the expense.

Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the tax authority is included in other receivables or other payables in the statement of financial position.

Cash flows are presented on a gross basis. The GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to the tax authority, are presented as operating cash flows.

Commitments and contingencies are disclosed net of the amount of GST recoverable from, or payable to, the tax authority.

**New accounting standards and interpretations not yet mandatory or early adopted**

Australian Accounting Standards and Interpretations that have recently been issued or amended but are not yet mandatory, have not been early adopted by the consolidated entity for the annual reporting period ended 31 December 2021. None of these new Standards and Interpretations are expected to materially impact the results of the consolidated entity.



## **Note 2. Critical accounting judgements, estimates and assumptions**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. Management continually evaluates its judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses. Management bases its judgements, estimates and assumptions on historical experience and on other various factors, including expectations of future events, management believes to be reasonable under the circumstances. The resulting accounting judgements and estimates will seldom equal the related actual results. The judgements, estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities (refer to the respective notes) within the next financial year are discussed below.

### *Convertible notes*

During the year the Company issued convertible notes with variable equity conversion terms. Given that the Company is yet to trade its securities in a quoted market, the Directors have concluded that the most reliable evidence of fair value for both the equity conversion terms and of the underlying fair value of the debt instrument is the consideration received for the issue of those notes and thereafter, at the face value plus accrued interest value of the note.

### *Share-based payment transactions*

During the year the Company settled outstanding financing liabilities and amounts owing to suppliers and employees through the issue of ordinary fully paid shares. The dilutive impact of these issues of shares has been recorded at fair value, being the prevailing price for seed capital raising activities taking place on or around the date of issue of those shares, which is equivalent to the grant date.

The company measures the cost of equity-settled transactions with employees by reference to the fair value of the equity instruments at the date at which they are granted. The fair value is determined by taking into account the terms and conditions upon which the instruments were granted and the probability of achievement of the performance conditions. The accounting estimates and assumptions relating to equity-settled share-based payments would have no impact on the carrying amounts of assets and liabilities within the next annual reporting period but may impact profit or loss and equity.

The non-completion of performance criteria relating to the vesting of performance shares would result in the redemption of outstanding performance shares by the Company for \$1.00.

### *Recovery of deferred tax assets*

Deferred tax assets are recognised for deductible temporary differences and carry-forward losses only if the consolidated entity considers it is probable that future taxable amounts will be available to utilise those temporary differences and losses. Presently the consolidated entity has incurred losses from its operations in all tax jurisdictions that may be potentially available to be applied against assessable income in the future. Given the uncertainty as to when or if this occurs, the directors have decided not to recognise any deferred tax assets that may be represented by those losses.



**Note 2. Critical accounting judgements, estimates and assumptions (continued)**

*Going concern basis of accounting*

There is a material uncertainty related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern and, therefore, that it may be unable to realise its assets and discharge its liabilities in the normal course of business.

For the year ended 31 December 2021 the consolidated entity reported a loss from operations of \$3,554,600, net cash outflow from operations of \$2,249,568 and its current liabilities exceeded current assets by \$1,444,877. The Company has incurred losses since inception, and we anticipate that we will continue to incur losses in the short term as a result of continued operating expenses and the increased competitive landscape that the Company operates in. Notwithstanding this, the directors continue to hold that the consolidated entity can continue to apply the going concern basis for accounting based upon expectations that they have forecast for in their cashflow forecast, including:

- a) Continuing the consolidated entity's record of raising capital through either directly issuing ordinary shares or through new convertible notes. As at the date of this report, the entity is undertaking a capital raising program for which it is aiming to raise funds of \$10,000,000;
- b) During the period the company successfully negotiated with key loan and convertible note holders to convert borrowing arrangements into ordinary shares to the value of \$4,876,282. The conversion demonstrates the confidence by the Company's funders in its ongoing operations and bright future outlook for the Company
- c) Continuing to negotiate with its convertible note holders into 2022 the Company successfully raised \$4,710,170 through debt and equity.

Due to these reasons, the directors continue to hold that the company can pay its debts as and when they fall due and payable and as a consequence, these financial statements are prepared applying the going concern basis of basis of accounting and therefore no adjustments are considered necessary to the recoverability and classification of recorded assets and liabilities were this going concern basis of accounting not applied.

*Revenue Recognition*

Revenue has been recognised in line with significant accounting policy noted above.

For each revenue recognition stream, the directors recognise at either the gross or net value of the contract depending upon whether the Company acts as principal or agent to the contract.

**Note 3. Revenue**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Revenue from sales	289,184,371	613,552,955
Revenue from commissions	713,892	857,974
Other revenue	189,780	150,234
	<u>290,088,043</u>	<u>614,561,163</u>

The Group's controlled entity, Tapp Digital Nusantara transacts as principal, dealing directly with both suppliers and customers and bearing risk including settlement, credit and performance risk, for which it is compensated through a margin on its transactions. The Group's other Indonesian subsidiary, PT Tapp Technology Indonesia, provides services to Tapp Digital Nusantara and charges an inter-entity fee for this service. All sales transactions where Tapp Digital Nusantara acts as a principal is accounted for on a gross basis.

**Note 3. Revenue (continued)**

The consolidated entity has adopted AASB 15. The standard provides a single comprehensive model for revenue recognition. The core principle of the standard is that an entity shall recognise revenue to depict the transfer of promised goods or services to customers at an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. The standard introduced a new contract-based revenue recognition model with a measurement approach that is based on an allocation of the transaction price. Credit risk is presented separately as an expense rather than adjusted against revenue. Contracts with customers are presented in an entity's statement of financial position as a contract liability, a contract asset, or a receivable, depending on the relationship between the entity's performance and the customer's payment. Customer acquisition costs and costs to fulfil a contract can, subject to certain criteria, be capitalised as an asset and amortised over the contract period.

**Note 4. Expenses – Marketing**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Direct Marketing	3,930	1,046,403
Promotion	43,716	104,302
Advertising	11,231	2,614
	<u>58,877</u>	<u>1,153,319</u>

**Note 5. Expenses – Administration and corporate**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Employee benefits expense	2,413,264	2,769,608
Research and development expense	285,218	221,059
Administration costs	714,242	425,776
Depreciation and amortisation expense	19,350	9,171
Travel	7,094	11,019
	<u>3,439,168</u>	<u>3,436,633</u>

**Note 6. Current assets – Prepayments and other assets**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Prepayments	211,433	79,720
Deposits to suppliers	336,941	342,150
	<u>548,374</u>	<u>421,870</u>



**Note 7. Current liabilities – Trade and other payables**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Trade payables	862,807	509,058
Amounts payable to directors and related parties	82,481	393,352
Accrued expenses and other payables	290,672	425,147
	<u>1,235,960</u>	<u>1,327,557</u>

Refer to note 12 for further information on financial instruments.

**Note 8. Current liabilities – Borrowings**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Loans from/(to) directors and director-related entities	42,739	-
Loans from investors and shareholders	305,723	1,133,555
Convertible notes payable	576,293	1,285,967
Convertible notes from/(to) directors and director-related entities	201,221	1,434,482
	<u>1,125,976</u>	<u>3,854,004</u>

Refer to note 12 for further information on financial instruments.

All above borrowing arrangements are maturing within 12 months and with fixed interest-bearing terms ranging from 8-20%. All the convertible notes payable are not repayable within 60 days. Convertible notes payable are convertible into ordinary shares ranging from 2.5 cents to 10 cents per share. Conversion may occur at the election of the noteholder at the earlier of an ASX listing, a capital raise of a set minimum amount or at their maturity. In regard to the latest convertible notes, the Company has the right to require conversion when the Company completes a capital funding round of at least A\$500,000 prior to the maturity date. No assets of the consolidated group have been pledged as security for any borrowings.

**Note 9. Current liabilities – provisions**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Annual leave	<u>172,932</u>	<u>124,452</u>

**Note 10. Equity – Issued capital**

	<b>Consolidated</b>			
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
	<b>Shares</b>	<b>Shares</b>	<b>\$</b>	<b>\$</b>
Ordinary shares – fully paid	564,328,478	282,650,593	29,179,461	21,954,830
Employee performance shares	16,000,000	16,000,000	-	-
	<u>580,328,478</u>	<u>298,650,593</u>	<u>29,179,461</u>	<u>21,954,830</u>



**Note 10. Equity - Issued capital (continued)**

*Movements in ordinary share capital*

<b>Details</b>	<b>Date</b>	<b>Shares</b>	<b>Issue price</b>	<b>\$</b>
Balance	1 January 2020	217,812,228		20,311,856
Conversion of convertible notes		616,569	\$0.150	92,485
Conversion of convertible notes		10,863,997	\$0.070	271,600
Share-based payments		1,200,000	\$0.075	90,000
Conversion of convertible notes		9,801,241	\$0.025	245,032
Share-based payments		1,584,000	\$0.025	39,600
Conversion of employee performance shares to ordinary shares		9,767,521	\$0.025	244,188
Share-based payments		706,751	\$0.025	17,669
Bonus shares issued from prior period capital raising		714,286	\$0.025	17,857
Issue of shares under placement or rights issue		28,000,000	\$0.025	700,000
Share-based payments		1,584,000	\$0.025	39,600
Cost of capital		-	\$0.00	(115,057)
Balance	31 December 2020	282,650,593		21,954,830
Conversion of convertible notes		44,000,000	\$0.021	931,835
Conversion of convertible notes		627,489	\$0.025	15,687
Issue of shares under placement		3,200,000	\$0.025	80,000
Issue of shares under placement		1,000,000	\$0.025	25,000
Conversion of convertible notes		93,658,749	\$0.025	2,341,469
Share-based payments		792,000	\$0.025	19,800
Conversion of convertible notes		74,408,719	\$0.025	1,860,218
Issue of shares under placement		7,350,000	\$0.025	180,000
Issue of shares under placement		4,400,000	\$0.025	110,000
Issue of shares under placement		16,000,000	\$0.025	400,000
Conversion of convertible notes		5,830,928	\$0.025	145,773
Issue of shares under placement		12,000,000	\$0.025	300,000
Issue of shares under placement		250,000	\$0.040	10,000
Issue of shares under placement		900,000	\$0.050	45,000
Issue of shares under placement		968,000	\$0.050	48,400
Issue of shares under placement		15,792,000	\$0.050	789,600
Issue of shares under placement		500,000	\$0.050	25,000
Less: Capital raising costs		-	\$0.000	(103,151)
Balance	31 December 2021	<u>564,328,478</u>		<u>29,179,461</u>

*Ordinary shares*

Ordinary shares entitle the holder to participate in dividends and the proceeds on the winding up of the company in proportion to the number of and amounts paid on the shares held. The fully paid ordinary shares have no par value and the company does not have a limited amount of authorised capital.





**Note 10. Equity - Issued capital (continued)**

*Employee performance shares*

Employee performance shares do not have attached voting rights, but entitles the Holder to receive notices of general meetings and financial reports and accounts that are circulated to shareholders and the right to attend general meetings. The shares do not entitle the Holders to the following rights; entitlement to dividends, participation in new share issues to Ordinary Shareholders and participation in the surplus assets of the Company on winding up. These shares rank pari passu amongst themselves and are not transferrable.

The non-completion of performance criteria as explained in note 13 relating to the vesting of performance shares would result in the redemption of outstanding performance shares by the company for \$1.00. The expense accrued for the performance shares have been recorded in the share-based payments reserve and are only converted into equity upon achievement of the performance criteria and approval by the Board of Directors.

Refer to note 13 for further details.

*Capital risk management*

The consolidated entity's objectives when managing capital is to safeguard its ability to continue as a going concern, so that it can provide returns for shareholders and benefits for other stakeholders and to maintain an optimum capital structure to reduce the cost of capital.

Capital is regarded as total equity, as recognised in the statement of financial position, plus net debt. Net debt is calculated as total borrowings less cash and cash equivalents.

In order to maintain or adjust the capital structure, the consolidated entity may adjust the amount of dividends paid to shareholders, return capital to shareholders, issue new shares or sell assets to reduce debt.

The consolidated entity is subject to convertible notes and meeting these is given priority in all capital risk management decisions. There have been no events of default on the convertible notes during the financial year.

**Note 11. Equity – Reserves**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Foreign currency reserve	(142,931)	(112,168)
Share-based payments reserve	208,630	165,932
	<u>65,699</u>	<u>53,764</u>

*Foreign currency reserve*

The reserve is used to recognise exchange differences arising from the translation of the financial statements of foreign operations to Australian dollars. It is also used to recognise gains and losses on hedges of the net investments in foreign operations.

*Share-based payments reserve*

The reserve is used to recognise the value of equity benefits provided to employees and directors as part of their remuneration, and other parties as part of their compensation for services.

**Note 12. Financial instruments**

***Financial risk management objectives***

The consolidated entity's activities expose it to a variety of financial risks: market risk (including foreign currency risk and interest rate risk) and liquidity risk. The consolidated entity's overall risk management program focuses on the unpredictability of financial markets and seeks to minimise potential adverse effects on the financial performance of the consolidated entity.



**Note 12. Financial instruments (continued)**

Risk management is carried out by senior finance executives ('finance') under policies approved by the Board of Directors ('the Board'). These policies include identification and analysis of the risk exposure of the consolidated entity and appropriate procedures, controls and risk limits. Finance identifies, evaluates and hedges financial risks within the consolidated entity's operating units. Finance reports to the Board on a periodic basis.

Financial instruments consist of cash, trade and other receivables, trade and other payables and borrowings.

**Market risk**

*Foreign currency risk*

The consolidated entity undertakes certain transactions denominated in foreign currency and is exposed to foreign currency risk through foreign exchange rate fluctuations.

Foreign exchange risk arises from future commercial transactions and recognised financial assets and financial liabilities denominated in a currency that is not the entity's functional currency. For the year ended, each entity operated primarily in its own geographic location with the currency of that location corresponding to its functional currency. As a consequence, the only significant financial instrument denominated in a different currency from the functional currency were intercompany borrowings. There is no hedging of this risk. As these are intercompany in nature and do not impact the profit or loss on translation, their effect is not material to these financial statements.

The entity has financial assets and liabilities held in IDR comprising cash and cash equivalents, trade receivables and supplier deposits and trade payables and agent deposits. As at reporting date, the financial assets and liabilities held in IDR are as below:

	Total AUD \$
<b>As at 31 December 2020</b>	
Cash and cash equivalents	83,453
Trade receivables and supplier deposits	342,952
Trade payables and agent deposits	<u>(527,386)</u>
Net exposure	<u>(100,981)</u>
<b>As at 31 December 2021</b>	
Cash and cash equivalents	379,996
Trade receivables and supplier deposits	457,867
Trade payables and agent deposits	<u>(641,273)</u>
Net exposure	<u>196,590</u>

*Interest rate risk*

The consolidated entity's main interest rate risk arises from its fixed rate borrowings, the terms and conditions of which are set out in the borrowings note. The entity's approach to managing the cashflow impact of paying out the interest and principal due on those borrowings is set out in the Critical Accounting Estimates and Judgment note commenting on going concern.

*Liquidity risk*

Vigilant liquidity risk management requires the consolidated entity to maintain sufficient liquid assets (mainly cash and cash equivalents) and available borrowing facilities to be able to pay debts as and when they become due and payable.

The consolidated entity manages liquidity risk by maintaining adequate cash reserves and available borrowing facilities by continuously monitoring actual and forecast cash flows and matching the maturity profiles of financial assets and liabilities.

*Remaining contractual maturities*

The financial instrument liabilities are either repayable on demand or mature within between 180 and 365 days

*Fair value of financial instruments*

Unless otherwise stated, the carrying amounts of financial instruments reflect their fair value.



**Note 13. Share-based payments**

*Employee Performance Shares*

The following employee performance shares were issued to key management personnel as part of their employment.

Directors and Employees	Employee performance shares	Performance milestones	Shares	Exercise price	Expiry date	Fair value
Michelle Alexiou	Class B	Total number of online or electronic payments or transactions processed via the digital ledger and payments processing platform to exceed 2,000,000 per day for a period of at least 5 consecutive days during the performance period	1,000,000	\$0.00	01/03/2022	\$0.02
Michelle Alexiou	Class C	Aggregate dollar value of all online or electronic payments or transactions processed via the digital ledger and payments processing platform to exceed AUD 10,000,000 per day for a period of at least 5 consecutive days during the performance period	1,000,000	\$0.00	01/03/2023	\$0.02
Jason Wang	Class B	Total number of online or electronic payments or transactions processed via the digital ledger and payments processing platform to exceed 2,000,000 per day for a period of at least 5 consecutive days during the performance period	4,000,000	\$0.00	22/03/2023	\$0.02
Jason Wang	Class C	Aggregate dollar value of all online or electronic payments or transactions processed via the digital ledger and payments processing platform to exceed AUD 10,000,000 per day for a period of at least 5 consecutive days during the performance period	4,000,000	\$0.00	22/03/2024	\$0.02

Performance shares are based on the achievement of performance milestones whereby the executive becomes beneficially entitled to convert one performance share into one ordinary shares. There has not been any alteration to the terms or conditions of the grant to those disclosed above since the grant date. There are no amounts paid or payable by the recipient in relation to the performance shares other than on their potential exercise.

Performance shares do not have attached voting rights but entitles the Holder to receive notices of general meetings and financial reports and accounts that are circulated to shareholders and the right to attend general meetings. The shares do not entitle the Holders to the following rights: entitlement to dividends, participation in new share issues to Ordinary Shareholders and participation in the surplus assets of the Company on winding up. These shares rank pari passu amongst themselves and are not transferrable.



**Note 14. Key management personnel disclosures**

*Compensation*

The aggregate compensation made to directors and other members of key management personnel of the consolidated entity is set out below:

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Short-term employee benefits	688,535	747,316
Post-employment benefits	10,801	17,666
Share-based payments	-	244,188
	<u>699,336</u>	<u>1,009,170</u>

Share-based payments comprise bonus shares issued to key management personnel as part of their employment.

**Note 15. Remuneration of auditors**

During the financial year the following fees were paid or payable for services provided by William Buck, the auditor of the company:

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
<i>Audit services – William Buck</i>		
Audit of the financial statements	<u>35,500</u>	<u>22,000</u>
<i>Other services – William Buck</i>		
Assistance with preparation of financial statements	<u>2,000</u>	<u>2,000</u>
	<u>37,500</u>	<u>24,000</u>

**Note 16. Contingent liabilities**

There are no contingent liabilities as at the end of the financial year (2021: nil).

**Note 17. Related party transactions**

*Parent entity*

Tapp Group Limited is the parent entity.

*Subsidiaries*

Interests in subsidiaries are set out in note 19.

*Key management personnel*

Disclosures relating to key management personnel are set out in note 14.

*Transactions with related parties*

The following transactions occurred with related parties:

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Interest charge on convertible notes to related parties	141,766	129,341



**Note 17. Related party transactions (continued)**

*Receivable from and payable to related parties*

The following balances are outstanding at the reporting date in relation to transactions with related parties:

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	\$	\$
Current receivables:		
Amount receivable from directors	71,039	-

*Terms and conditions*

Amounts receivable are unsecured, non-interest bearing and receivable at call.

*Loans to/from related parties*

The following balances are outstanding at the reporting date in relation to loans with related parties:

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	\$	\$
Current borrowings:		
Borrowings from key management personnel and their associated entities (including accrued interest) per note 8	243,960	1,434,482
Amounts payable to directors and related parties per note 7	82,481	393,352

*Terms and conditions*

Borrowings were made on normal commercial terms and conditions and at market rates. Amounts payable are unsecured and non-interest bearing.

**Note 18. Parent entity information**

Set out below is the supplementary information about the parent entity.

*Statement of profit or loss and other comprehensive income*

	Parent 2021 \$	Parent 2020 \$
Total comprehensive deficit	(3,982,108)	(3,536,900)

*Statement of financial position*

	Parent 2021 \$	Parent 2020 \$
Total current assets	774,887	154,603
Total assets	782,148	161,067
Total current liabilities	(2,125,170)	(4,789,311)
Total liabilities	(2,125,170)	(4,789,311)
Equity		
Issued capital	29,179,461	21,954,830
Reserves	208,630	165,932
Accumulated losses	(30,731,113)	(26,749,005)
	<u>(1,343,022)</u>	<u>(4,628,243)</u>



**Note 18. Parent entity information (continued)**

*Guarantees entered into by the parent entity in relation to the debts of its subsidiaries*

The parent entity had no guarantees in relation to the debts of its subsidiaries for the financial period (2020: nil).

*Contingent liabilities*

The parent entity had no contingent liabilities as at 31 December 2021 (2020: nil).

*Significant accounting policies*

The accounting policies of the parent entity are consistent with those of the consolidated entity, as disclosed in note 1, except for the following:

- Investments in subsidiaries are accounted for at cost, less any impairment, in the parent entity.
- Investments in associates are accounted for at cost, less any impairment, in the parent entity.
- Dividends received from subsidiaries are recognised as other income by the parent entity and its receipt may be an indicator of an impairment of the investment.

**Note 19. Interests in subsidiaries**

As at balance date, the company had legal ownership in the following entities:

Name	Principal place of business / Country of incorporation	Ownership interest	
		2021 %	2020 %
PT. Tapp Technology	Indonesia	99.00%	99.00%
Tapp Digital Nusantara	Indonesia	99.00%	99.00%
Tapp Commerce Pty Ltd	Australia	100.00%	100.00%
Tapp Commerce LLC	United States of America	100.00%	100.00%
Tapp Technology Pty Ltd	Australia	100.00%	100.00%

Under Indonesian Law, a natural person must maintain at least a 1% holding in all companies formed in its jurisdiction. The Company has an additional agreement with the 1% shareholder conferring all economic interests in its Indonesian entities back from that shareholder to the Group.

**Note 20. Events after the reporting period**

Subsequent to 31 December 2021, the consolidated entity continued raising capital through a mix of debt and equity. As at the date of this report the company has raised \$4,710,170. The consolidated entity also entered into a loan agreement with Jason Wang (Director) to borrow \$1,500,000 payable over a 2-year term with an option for early down payment with a conversion option in the event the consolidated entity is unable to repay the loan in cash.

Daniel Canu was appointed as a Director of the Company on 15<sup>th</sup> September 2022.

No other matter or circumstance has arisen since 31 December 2021 that has significantly affected or may significantly affect the consolidated entity's operations, the results of those operations, or the consolidated entity's state of affairs in future financial years.



**Note 21. Reconciliation of loss after income tax to net cash used in operating activities**

	<b>Consolidated</b>	
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Loss after income tax expense for the year	(3,554,600)	(3,757,699)
Adjustments for:		
Depreciation and amortisation	19,350	9,901
Non-cash finance charges	349,561	228,757
Share-based payments and Class B equity dilution charge	77,795	427,789
Change in operating assets and liabilities:		
Increase in trade and other receivables	(371,628)	(7,414)
Increase in inventories	(183,610)	(8,467)
Decrease/(increase) in prepayments	(126,504)	272,139
Increase in trade and other payables	1,357,096	461,993
Increase in other provisions	48,480	79,033
Increase in deposits from customers	134,492	(543,935)
Net cash used in operating activities	<u>(2,249,568)</u>	<u>(2,837,903)</u>

**Note 22. Operating segments**

During the year the Consolidated Entity continued to develop and operate its secured global payments and transactional technology platform and digital currency that aims to provide under-served markets with transaction services in South-East Asia.

**Tapp Group Limited**  
**Directors' declaration**  
**31 December 2021**



In the directors' opinion:

- the attached financial statements and notes comply with the Corporations Act 2001, the Accounting Standards, the Corporations Regulations 2001 and other mandatory professional reporting requirements;
- the attached financial statements and notes comply with International Financial Reporting Standards as issued by the International Accounting Standards Board as described in note 1 to the financial statements;
- the attached financial statements and notes give a true and fair view of the consolidated entity's financial position as at 31 December 2021 and of its performance for the financial year ended on that date; and
- there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of directors made pursuant to section 295(5)(a) of the Corporations Act 2001.

On behalf of the directors

A handwritten signature in black ink, appearing to read "Jeroen van Son", written over a horizontal line.

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Jeroen van Son  
Director

8 December 2022



**Tapp Group Limited**  
**Independent auditor's report to members**

**REPORT ON THE AUDIT OF THE CONSOLIDATED FINANCIAL REPORT**

**Opinion**

We have audited the financial report of Tapp Group Limited (the Company and its subsidiaries (the Group)), which comprises the consolidated statement of financial position as at 31 December 2021, the consolidated statement of profit of loss or other comprehensive income, the consolidated statement of changes in equity and the consolidated statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information, and the directors' declaration.

In our opinion, the accompanying financial report of the Group, is in accordance with the *Corporations Act 2001*, including:

- i. giving a true and fair view of the Group's financial position as at 31 December 2021 and of its financial performance for the year ended on that date; and
- ii. complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

**Basis for Opinion**

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Group in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's *APES 110 Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Material Uncertainty Related to Going Concern

We draw attention to Note 2 to the financial statements, which indicates that the Group generated a loss of \$3,554,600 and had net operating cash outflows of \$1,491,915 for the year ended 31 December 2021 and as of that date had current liabilities that exceeded current assets by \$1,444,877. These conditions, along with other conditions and matters set out in Note 2 to the financial statements indicate that a material uncertainty exists that may cast significant doubt on the Group's ability to continue as a going concern. Our opinion is not modified in respect of this matter.

## Other Information

The directors are responsible for the other information. The other information comprises the information in the Group's annual report for the year ended 31 December 2021 but does not include the financial report and the auditor's report thereon.

Our opinion on the financial report does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Responsibilities of the Directors for the Financial Report

The directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such internal control as the directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

## Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

# WilliamBuck

ACCOUNTANTS & ADVISORS

A further description of our responsibilities for the audit of these financial statements is located at the Auditing and Assurance Standards Board website at:  
[http://www.auasb.gov.au/auditors\\_responsibilities/ar3.pdf](http://www.auasb.gov.au/auditors_responsibilities/ar3.pdf)

This description forms part of our independent auditor's report.

William Buck

**William Buck Audit (Vic) Pty Ltd**  
ABN 59 116 151 136



**N. S. Benbow**

Director

Melbourne, 8<sup>th</sup> December 2022

## SHAREHOLDER DIVIDEND STATEMENT

Name of company: VETSHARE LIMITED  
(MEMBERS VOLUNTARY LIQUIDATION)  
ACN 153 799 092

Date of payment: 27<sup>th</sup> February 2023

Name of shareholder: Stephen William Pryor (Caspry Super Fund A/C)  
Certificate No. 234  
Email : [steve@elthamvet.com.au](mailto:steve@elthamvet.com.au)

(TFN: Supplied)

	Return of Paid up Share Capital	Return of Other Capital Proceeds	Dividend Paid - Retained Earnings	Imputed Credit
Return of Share Capital	7712.36			
CGT Exempt Amount *		35971.05		
Franked Amount			4735.01	4440.69
	<u>7712.36</u>	<u>35971.05</u>	<u>4735.01</u>	<u>4440.69</u>

\* Return of capital forming part of the sale proceeds from CGT event C2

**NOTE:**

Please provide a copy of this statement to your taxation Advisor or retain to assist in preparing your 2023 income tax return.

# **Caspry Superannuation Fund**

ABN 72 941 377 607

Trustees: Stephen Pryor

**Financial Statements**

**For the year ended 30 June 2022**

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# Caspry Superannuation Fund

## Reports

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**Caspry Superannuation Fund**  
**Operating Statement**  
For the period 1 July 2021 to 30 June 2022

	Note	2022 \$	2021 \$
<b>Income</b>			
Member Receipts			
Rollovers In		41,795	-
Contributions			
Employer		55,000	51,032
Member		1,149	-
Investment Income			
Distributions	7A	196,875	80,802
Interest	7B	58	48
Other Income		4,466	53,673
		<b>299,343</b>	<b>185,554</b>
<b>Expenses</b>			
Member Payments			
Insurance Premiums		-	5,767
Other Expenses			
Accountancy Fee		-	9,350
Adviser Fee		6,061	6,061
Auditor Fee		-	440
Bank Fees		-	1
Fund Administration Fee		106	279
Investment Management Fee		19,872	17,425
Regulatory Fees		-	273
SMSF Supervisory Levy		259	518
Sundry		6,737	3,799
Investment Losses			
Market Losses	8	147,624	(175,852)
		<b>180,658</b>	<b>(131,939)</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>118,685</b>	<b>317,493</b>
<b>Income Tax</b>			
Income Tax Expense		12,472	13,686
Prior Years Under Provision for Income Tax		-	(172)
		<b>12,472</b>	<b>13,514</b>
<b>Benefits Accrued as a Result of Operations</b>		<b>106,213</b>	<b>303,979</b>

*The accompanying notes form part of these financial statements.*

**Caspry Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2022**

	Note	2022 \$	2021 \$
<b>Assets</b>			
Investments			
Managed Investments	6A	1,708,003	1,762,677
Shares in Listed Companies	6B	9,730	3,480
Shares in Unlisted Companies	6C	38,566	18,871
Units In Listed Unit Trusts	6D	144,882	-
Units In Unlisted Unit Trusts	6E	72,571	76,470
Other Assets			
Cash At Bank		320,608	327,503
Sundry Assets		4,050	1
Receivables		2,911	-
<b>Total Assets</b>		<b><u>2,301,320</u></b>	<b><u>2,189,002</u></b>
<b>Liabilities</b>			
Other Creditors and Accruals		259	6,199
Income Tax Payable		12,434	2,687
Other Taxes Payable		2,298	-
<b>Total Liabilities</b>		<b><u>14,991</u></b>	<b><u>8,886</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>2,286,329</u></b>	<b><u>2,180,116</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Stephen Pryor		1,266,039	1,191,156
Mrs Clare Pryor		1,020,291	988,960
<b>Total Liability for Accrued Benefits</b>		<b><u>2,286,329</u></b>	<b><u>2,180,116</u></b>

*The accompanying notes form part of these financial statements.*



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# Caspry Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2022

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#### Note 1 - Statement of Significant Accounting Policies

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

##### (a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994*, the trust deed of the fund and the needs of members.

##### (b) Basis of Preparation

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

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

##### (c) Use of Accounting Estimates and Judgments

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

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

##### (d) Cash and Cash Equivalents

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

##### (e) Foreign Currency

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

##### (f) Valuation of Assets

###### *Investment*

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

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

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

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

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

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# Caspry Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2022

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

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

#### *Financial Liabilities*

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

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

#### *Receivables and Payables*

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

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

### **(g) Revenue Recognition**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

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

#### *Dividend Revenue*

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

#### *Distribution Revenue*

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

#### *Rental Income*

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

#### *Movement in market values*

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

#### *Contributions and Rollovers In*

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

# Caspry Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2022

The financial report was authorised for issue on 21 August 2023 by the trustee of the fund.

#### Note 2 – Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
<b>Liability for Accrued Benefits at beginning of period</b>	2,180,116	1,876,137
Benefits Accrued during the period	106,213	303,979
Benefits Paid during the period	0	0
<b>Liability for Accrued Benefits at end of period</b>	<b>2,286,329</b>	<b>2,180,116</b>

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

#### Note 3 – Vested Benefits

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

	Current	Previous
<b>Vested Benefits at beginning of period</b>	2,180,116	1,876,137
Benefits Accrued during the period	106,213	303,979
Benefits Paid during the period	0	0
<b>Vested Benefits at end of period</b>	<b>2,286,329</b>	<b>2,180,116</b>

#### Note 4 – Guaranteed Benefits

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

#### Note 5 – Funding Arrangements

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

#### Note 6A – Managed Investments

	Current	Previous
At market value:		
Pearl Managed Fund	1,688,003	1,742,677
Pearl VC Fund	20,000	20,000
	<b>1,708,003</b>	<b>1,762,677</b>

#### Note 6B – Shares in Listed Companies

	Current	Previous
At market value:		
EML Payments Limited	1,230	3,480
Xref Limited	8,500	0
	<b>9,730</b>	<b>3,480</b>

#### Note 6C – Shares in Unlisted Companies

	Current	Previous
At market value:		
Tapp Group Ltd	3,571	3,571
Vetshare Ltd	34,995	15,300
	<b>38,566</b>	<b>18,871</b>

**Caspry Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

**Note 6D – Units In Listed Unit Trusts**

	<b>Current</b>	<b>Previous</b>
At market value:		
Betashares Active Australian Hybrids Fund (Managed Fund) -	144,882	0
Betashares Active Aus Hybrids Fund (Managed Fund)		
	<b>144,882</b>	<b>0</b>

**Note 6E – Units In Unlisted Unit Trusts**

	<b>Current</b>	<b>Previous</b>
At market value:		
Resimax	72,571	76,470
	<b>72,571</b>	<b>76,470</b>

**Note 7A – Distributions**

	<b>Current</b>	<b>Previous</b>
Pearl Managed Fund	184,001	69,665
Betashares Active Australian Hybrids Fund (Managed Fund) -	1,548	0
Betashares Active Aus Hybrids Fund (Managed Fund)		
Resimax	11,326	11,138
	<b>196,875</b>	<b>80,802</b>

**Note 7B – Interest**

	<b>Current</b>	<b>Previous</b>
Asgard Infinity E-Wrap Account	58	47
UBank	1	1
	<b>58</b>	<b>48</b>

**Note 8 – Market Losses**

	<b>Current</b>	<b>Previous</b>
<b>Managed Investments</b>		
MLC MasterKey Superannuation GS - Platinum Global Fund <T>	0	34,278
Pearl Managed Fund	209,320	(236,476)
<b>Shares in Listed Companies</b>		
EML Payments Limited	2,250	(80)
Xref Limited	5,730	0
<b>Shares in Unlisted Companies</b>		
Tapp Group Ltd	0	26,429
Vetshare Ltd	(74,756)	0
<b>Units In Listed Unit Trusts</b>		
Betashares Active Australian Hybrids Fund (Managed Fund) -	5,292	0
Betashares Active Aus Hybrids Fund (Managed Fund)		
<b>Units In Unlisted Unit Trusts</b>		
Resimax	(212)	(2)
	<b>147,624</b>	<b>(175,852)</b>

**Note 9 – Subsequent Events**

The trustees are aware of circumstances that have arisen after the reporting date, particularly the global stock market volatility surrounding the Coronavirus (COVID-19) pandemic. It is expected that this will cause a material decline in the market value of fund investments that are exposed to these market conditions. However, due to the rapid and ongoing changes, an estimate of the extent of this decline cannot be ascertained.

## Caspry Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

<b>Operating Statement Profit vs. Provision for Income Tax</b>		<b>2022</b>
		<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>118,685</b>
<b><u>ADD:</u></b>		
Franking Credits		20,901
Market Losses		147,624
Taxable Capital Gains		39,192
<b><u>LESS:</u></b>		
Distributed Capital Gains		58,788
Non-Taxable Contributions		1,149
Non-Taxable Income		2,182
Rollovers In		41,795
Rounding		2
<b>Taxable Income or Loss</b>		<b>222,487</b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	222,487	33,373
Gross Tax @ 45% for Net Non-Arm's Length Income	0	0
No-TFN Quoted Contributions @ 32%	0	0
Change in Carried Forward Losses	0	0
<b>Provision for Income Tax</b>		<b>33,373</b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>33,373</b>
<b><u>LESS:</u></b>	
Franking Credits	20,901
<b>Income Tax Expense</b>	<b>12,472</b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>33,373</b>
<b><u>LESS:</u></b>	
Withholding Credits	724
Franking Credits	20,901
Foreign Tax Credits	1,310
Income Tax Instalments Paid	4,596
<b>Income Tax Payable (Receivable)</b>	<b>5,841</b>

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**Caspry Superannuation Fund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2021 to 30 June 2022**

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**Exempt Current Pension Income Settings**

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

# Caspry Superannuation Fund

## Trustee Declaration


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In the opinion of the Trustees of the Caspry Superannuation Fund.

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the Fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2022.

Signed in accordance with a resolution of the trustees by:



.....  
Stephen Pryor  
Trustee

Dated: 21.8.23

## Caspyr Superannuation Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Cash Holding Account - Pearl Multi-Asset Growth				54,887	54,887			2%
Commonwealth Bank Account of Australia				134,786	134,786			6%
Portofolio Cash - Pearl Multi-Asset Growth				130,782	130,782			6%
UBank				152	152			-%
				<b>320,608</b>	<b>320,608</b>			<b>14%</b>
<b><u>Listed Securities Market</u></b>								
EML Payments Limited (ASX:EML)	1,000	3.4000	1.2300	3,400	1,230	(2,170)	(64)%	-%
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)	14,605	10.2823	9.9200	150,173	144,882	(5,292)	(4)%	6%
Xref Limited (ASX:XF1)	20,000	0.7115	0.4250	14,230	8,500	(5,730)	(40)%	-%
				<b>167,803</b>	<b>154,612</b>	<b>(13,192)</b>	<b>(8)%</b>	<b>7%</b>
<b><u>Managed Funds Market</u></b>								
Pearl VC Fund	20,000	1.0000	1.0000	20,000	20,000	0	0%	1%
Pearl Managed Fund	1	1,527,382.3600	1,688,002.9900	1,527,382	1,688,003	160,621	11%	73%
				<b>1,547,382</b>	<b>1,708,003</b>	<b>160,621</b>	<b>10%</b>	<b>74%</b>
<b><u>Unlisted Market</u></b>								
Resimax	100,000	0.7236	0.7257	72,357	72,571	214	0%	3%
Tapp Group Ltd	142,857	0.2100	0.0250	30,000	3,571	(26,429)	(88)%	-%
Vetshare Ltd	85,000	0.0581	0.5139	4,939	43,683	38,745	784%	2%
				<b>107,296</b>	<b>119,826</b>	<b>12,530</b>	<b>12%</b>	<b>5%</b>
				<b>2,143,089</b>	<b>2,303,048</b>	<b>159,959</b>	<b>7%</b>	<b>100%</b>

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



**Caspry Superannuation Fund**  
**Investment Movement Summary**  
For the period 1 July 2021 to 30 June 2022

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Asgard Infinity E-Wrap Account		59,223		58		59,281	0		0	0
Cash Holding Account - Pearl Multi-Asset Growth		25,395		55,424		25,932	0		54,887	54,887
Commonwealth Bank Account of Australia		84,571		232,494		182,279	0		134,786	134,786
Portofolio Cash - Pearl Multi-Asset Growth		158,162		0		27,380	0		130,782	130,782
UBank		152		1		0	0		152	152
		327,503		287,977		294,872	0		320,608	320,608
<b><u>Listed Securities Market</u></b>										
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)	0	0	14,605	150,173	0	0	0	14,605	150,173	144,882
EML Payments Limited (ASX:EML)	1,000	3,400	0	0	0	0	0	1,000	3,400	1,230
Xref Limited (ASX:XF1)	0	0	20,000	14,230	0	0	0	20,000	14,230	8,500
		3,400		164,403		0	0		167,803	154,612
<b><u>Managed Funds Market</u></b>										
Pearl Managed Fund	1	1,372,736	0	154,646	0	0	0	1	1,527,382	1,688,003
Pearl VC Fund	20,000	20,000	0	0	0	0	0	20,000	20,000	20,000
		1,392,736		154,646		0	0		1,547,382	1,708,003
<b><u>Unlisted Market</u></b>										
Resimax	100,000	76,468	0	0	0	4,111	0	100,000	72,357	72,571
Tapp Group Ltd	142,857	30,000	0	0	0	0	0	142,857	30,000	3,571
Vetshare Ltd	85,000	60,000	0	0	0	55,061	0	85,000	4,939	43,683
		166,468		0		59,172	0		107,296	119,826
<b>Fund Total</b>		<b>1,890,107</b>		<b>607,026</b>		<b>354,044</b>	<b>0</b>		<b>2,143,089</b>	<b>2,303,048</b>

**Caspry Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation			
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred
<b><u>Bank</u></b>											
<b>Cash Holding Account - Pearl Multi-Asset Growth</b>											
30/06/2022	54,887	54,887	54,887	0	0	0	0	54,887			0
	54,887	54,887	54,887	0	0	0	0	54,887			0
<b>Commonwealth Bank Account of Australia</b>											
30/06/2022	134,786	134,786	134,786	0	0	0	0	134,786			0
	134,786	134,786	134,786	0	0	0	0	134,786			0
<b>Portfolio Cash - Pearl Multi-Asset Growth</b>											
30/06/2022	130,782	130,782	130,782	0	0	0	0	130,782			0
	130,782	130,782	130,782	0	0	0	0	130,782			0
<b>UBank</b>											
30/06/2022	152	152	152	0	0	0	0	152			0
	152	152	152	0	0	0	0	152			0
<b>BankTotal</b>											
		320,608	320,608	0	0	0	0	320,608			0
<b><u>Listed Securities Market</u></b>											
<b>Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)</b>											
17/02/2022	14,605	144,882	150,173	(5,292)	0	0	(362)	149,812			4,930
	14,605	144,882	150,173	(5,292)	0	0	(362)	149,812		0	4,930
<b>EML Payments Limited (ASX:EML)</b>											
2/09/2020	1,000	1,230	3,400	(2,170)	0	0	0	3,400			2,170
	1,000	1,230	3,400	(2,170)	0	0	0	3,400		0	2,170
<b>Xref Limited (ASX:XF1)</b>											
21/01/2022	20,000	8,500	14,230	(5,730)	0	0	0	14,230			5,730
	20,000	8,500	14,230	(5,730)	0	0	0	14,230		0	5,730
<b>Listed Securities MarketTotal</b>											
		154,612	167,803	(13,192)	0	0	(362)	167,441		0	12,830
<b><u>Managed Funds Market</u></b>											
<b>Pearl Managed Fund</b>											
30/06/2018	1	1,688,003	1,527,382	160,621	2,430	728	0	1,526,654		161,349	
	1	1,688,003	1,527,382	160,621	2,430	728	0	1,526,654		161,349	0

**Caspry Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation				
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b><u>Managed Funds Market</u></b>												
<b>Pearl VC Fund</b>												
28/01/2017	20,000	20,000	20,000	0	0	0	0	20,000		0		
	20,000	20,000	20,000	0	0	0	0	20,000		0	0	
<b>Managed Funds MarketTotal</b>	1,708,003	1,547,382	160,621	2,430	728	0	1,546,654		161,349	0		
<b><u>Unlisted Market</u></b>												
<b>Resimax</b>												
29/11/2019	100,000	72,571	72,357	214	0	0	0	72,357		214		
	100,000	72,571	72,357	214	0	0	0	72,357		214	0	
<b>Tapp Group Ltd</b>												
16/04/2019	71,429	1,786	15,000	(13,214)	0	0	0	15,000				13,214
17/04/2019	71,429	1,786	15,000	(13,214)	0	0	0	15,000				13,214
	142,857	3,571	30,000	(26,429)	0	0	0	30,000			0	26,429
<b>Vetshare Ltd</b>												
15/03/2012	35,000	14,410	12,328	2,082	0	0	0	12,328		2,082		
16/04/2014	50,000	20,585	(7,389)	27,974	0	0	0	(7,389)		27,974		
	85,000	34,995	4,939	30,056	0	0	0	4,939		30,056	0	
<b>Unlisted MarketTotal</b>	111,137	107,296	3,841	0	0	0	107,296		30,270	0		26,429

**Caspry Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0	0	0	0	0	7,899
Shares & Units - Other Shares	0	30,055	0	0	30,055	26,428
Shares & Units - Listed Trusts	0	0	0	0	0	4,929
Shares & Units - Other Units	0	161,563	0	0	161,563	0
Australian Real Estate	0	0	0	0	0	0
Other Real Estate	0	0	0	0	0	0
Collectables	0	0	0	0	0	0
Other CGT Assets & Other CGT Events	0	0	0	0	0	0
Distributed Capital Gains from Trusts	0	0	0	0	0	0
	0	191,618	0	0	191,618	39,256
<b>Capital Losses Applied</b>						
Current Year	0	39,256	0	0	39,256	
Prior Years	0	0	0	0	0	
	0	39,256	0	0	39,256	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0	152,362	0	0	152,362	
Discount applicable		50,787				
Net Gain after applying discount	0	101,575	0	0	101,575	

**Gains/Losses on Custom Holding Accounts**

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
	(259)	(259)	0	0%	0
	4,050	4,050	0	0%	0
<b>Custom Holding Accounts Totals</b>	3,791	3,791	0		0

**Caspry Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
Asgard Infinity E-Wrap Account														
58	0	0	0	0	0	0	0	0	0	58	0	0	0	0
UBank														
1	0	0	0	0	0	0	0	0	0	1	0	0	0	0
<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b><u>Listed Securities Market</u></b>														
Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)														
824	632	0	724	0	362	0	0	0	0	1,819	0	0	0	0
<b>824</b>	<b>632</b>	<b>0</b>	<b>724</b>	<b>0</b>	<b>362</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,819</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b><u>Managed Funds Market</u></b>														
Pearl Managed Fund														
182,691	20,269	1,310	0	1,820	0	0	58,788	0	0	143,662	0	29,394	0	29,394
<b>182,691</b>	<b>20,269</b>	<b>1,310</b>	<b>0</b>	<b>1,820</b>	<b>0</b>	<b>0</b>	<b>58,788</b>	<b>0</b>	<b>0</b>	<b>143,662</b>	<b>0</b>	<b>29,394</b>	<b>0</b>	<b>29,394</b>
<b><u>Unlisted Market</u></b>														
Resimax														
11,326	0	0	0	0	0	0	0	0	0	11,326	0	0	0	0
<b>11,326</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,326</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>194,899</b>	<b>20,901</b>	<b>1,310</b>	<b>724</b>	<b>1,820</b>	<b>362</b>	<b>0</b>	<b>58,788</b>	<b>0</b>	<b>0</b>	<b>156,865</b>	<b>0</b>	<b>29,394</b>	<b>0</b>	<b>29,394</b>

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**Caspry Superannuation Fund**  
**Investment Revaluation as at 30 June 2022**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>					
EML	EML Payments Limited (ASX:EML)	30 Jun 2022	1,000	1,230	(2,250)
HBRD	Betashares Active Australian Hybrids Fund (Managed Fund) - Betashares Active Aus Hybrids Fund (Managed Fund) (ASX:HBRD)	30 Jun 2022	14,605	144,882	(5,292)
XF1	Xref Limited (ASX:XF1)	30 Jun 2022	20,000	8,500	(5,730)
<b>Listed Securities Market Total</b>				<b>154,612</b>	<b>(13,272)</b>
<b>Managed Funds Market</b>					
PEARL VC	Pearl VC Fund		20,000	20,000	0
PEARLCAS	Pearl Managed Fund	30 Jun 2022	1,688,002.99000	1,688,003	(209,320)
<b>Managed Funds Market Total</b>				<b>1,708,003</b>	<b>(209,320)</b>
<b>Unlisted Market</b>					
RESI	Resimax	30 Jun 2022	100,000	72,571	212
TAPU	Tapp Group Ltd	30 Jun 2021	142,857	3,571	0
VETSH	Vetshare Ltd	30 Jun 2022	85,000	34,995	74,756
<b>Unlisted Market Total</b>				<b>111,137</b>	<b>74,968</b>
<b>Fund Total</b>				<b>1,973,752</b>	<b>(147,624)</b>

**Caspry Superannuation Fund**  
(ABN: 72 941 377 607)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 5 New Street KEW, VIC 3101
Member	Number: 1
Mr Stephen Pryor	Date of Birth: 9 July 1960 Date Joined Fund: 24 June 1996 Eligible Service Date: 24 June 1996 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	1,191,156
<b>Total</b> as at 1 Jul 2021	<u><u>1,191,156</u></u>

<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	1,266,039
<b>Total</b> as at 30 Jun 2022	<u><u>1,266,039</u></u>

**Your Tax Components**

Tax Free	46,452
Taxable - Taxed	1,219,587
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	1,266,039
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101

**Caspry Superannuation Fund**  
(ABN: 72 941 377 607)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 5 New Street KEW, VIC 3101
<b>Member</b>	Date of Birth: 9 July 1960
Number: 1	Date Joined Fund: 24 June 1996
<b>Mr Stephen Pryor</b>	Eligible Service Date: 24 June 1996
<b>Accumulation Account</b>	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 24 June 1996

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2021 <span style="float: right;"><b>1,191,156</b></span>	Tax Free <span style="float: right;">3.6690 %</span> <span style="float: right;">46,452</span>
<i><u>Increases to your account:</u></i>	Taxable - Taxed <span style="float: right;">1,219,587</span>
Employer Contributions <span style="float: right;">27,500</span>	Taxable - Untaxed <span style="float: right;">-</span>
Member Contributions <span style="float: right;">575</span>	<b>Your Preservation Components</b>
Rollovers In <span style="float: right;">41,795</span>	Preserved <span style="float: right;">1,266,039</span>
Share Of Net Fund Income <span style="float: right;">11,474</span>	Restricted Non Preserved <span style="float: right;">-</span>
<u>Total Increases</u> <span style="float: right;">81,344</span>	Unrestricted Non Preserved <span style="float: right;">-</span>
<i><u>Decreases to your account:</u></i>	<b>Your Insurance Benefits</b>
Contributions Tax <span style="float: right;">4,125</span>	No insurance details have been recorded
Tax on Net Fund Income <span style="float: right;">2,335</span>	<b>Your Beneficiaries</b>
<u>Total Decreases</u> <span style="float: right;">6,460</span>	No beneficiary details have been recorded
<b>Withdrawal Benefit</b> as at 30 Jun 2022 <span style="float: right;"><b><u>1,266,039</u></b></span>	

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101



## Trustees

The Trustees of the Fund are as follows:

Stephen Pryor

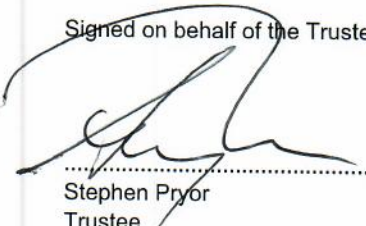
## Availability of Other Fund Information

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

## Trustees Disclaimer

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

Signed on behalf of the Trustees of the Fund



.....  
Stephen Pryor  
Trustee

21/8/23

Statement Date: 30 June 2022

For Enquiries:

mail Caspary Superannuation Fund, 5 New Street, Kew VIC 3101

**Caspry Superannuation Fund**  
(ABN: 72 941 377 607)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 5 New Street Kew, VIC 3101
Member	Number: 2
<b>Mrs Clare Pryor</b>	Date of Birth: 18 May 1965 Date Joined Fund: 24 June 1996 Eligible Service Date: 24 June 1996
	Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	988,960
<b>Total</b> as at 1 Jul 2021	<b>988,960</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	1,020,291
<b>Total</b> as at 30 Jun 2022	<b>1,020,291</b>

**Your Tax Components**

Tax Free	51,130
Taxable - Taxed	969,161
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	1,020,291
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101

**Caspry Superannuation Fund**  
(ABN: 72 941 377 607)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
1 July 2021 - 30 June 2022	Residential Address: 5 New Street Kew, VIC 3101
<b>Member</b>	Date of Birth: 18 May 1965
Number: 2	Date Joined Fund: 24 June 1996
<b>Mrs Clare Pryor</b>	Eligible Service Date: 24 June 1996
<b>Accumulation Account</b>	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 24 June 1996

<b>Your Account Summary</b>	<b>Your Tax Components</b>
<b>Withdrawal Benefit</b> as at 1 Jul 2021 <b>988,960</b>	Tax Free 5.0113 % 51,130
<i><u>Increases to your account:</u></i>	Taxable - Taxed 969,161
Employer Contributions 27,500	Taxable - Untaxed -
Member Contributions 575	<b>Your Preservation Components</b>
Share Of Net Fund Income 9,267	Preserved 1,020,291
<u>Total Increases</u> 37,342	Restricted Non Preserved -
<i><u>Decreases to your account:</u></i>	Unrestricted Non Preserved -
Contributions Tax 4,125	<b>Your Insurance Benefits</b>
Tax on Net Fund Income 1,886	No insurance details have been recorded
<u>Total Decreases</u> 6,011	<b>Your Beneficiaries</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022 <b>1,020,291</b>	No beneficiary details have been recorded

**For Enquiries:**  
mail Caspry Superannuation Fund, 5 New Street, Kew VIC 3101

## Trustees

The Trustees of the Fund are as follows:

Stephen Pryor

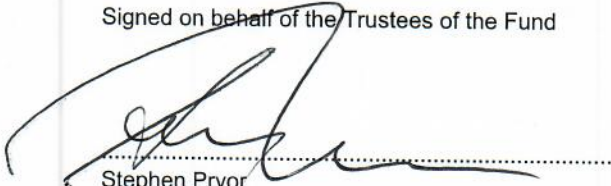
## Availability of Other Fund Information

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Signed on behalf of the Trustees of the Fund



Stephen Pryor  
Trustee

Statement Date: 30 June 2022

For Enquiries:

mail Caspary Superannuation Fund, 5 New Street, Kew VIC 3101

# Self-managed superannuation fund annual return **2022**

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place  in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

1 **Tax file number (TFN)**

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

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

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

Caspry Superannuation Fund

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

4 **Current postal address**

5 New Street

Suburb/town

Kew

State/territory

VIC

Postcode

3101

5 **Annual return status**

Is this an amendment to the SMSF's 2022 return?

A No  Yes

Is this the first required return for a newly registered SMSF?

B No  Yes

Fund's tax file number (TFN) **6 SMSF auditor**

Auditor's name

Title: 

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed

**A**

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Was Part A of the audit report qualified?

**B** No  Yes 

Was Part B of the audit report qualified?

**C** No  Yes 

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

**D** No  Yes **7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

Fund's tax file number (TFN) 

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

**9 Was the fund wound up during the income year?**

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$ .00

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

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

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

## Section B: Income

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

### 11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$ 39192 **-00**

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

Gross interest **C** \$ 58 **-00**

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

Gross foreign income	<b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">30258</span> <b>-00</b>	Net foreign income	<b>D</b> \$ <span style="border: 1px solid black; padding: 2px;">30258</span> <b>-00</b>	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ 0 **-00**

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

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

**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$ 54999 **-00**

plus Assessable personal contributions

**R2** \$ 0 **-00**

plus <sup>#</sup>No-TFN-quoted contributions

**R3** \$ 0 **-00**  
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6** \$  **-00**

Gross distribution from partnerships	<b>I</b> \$ <span style="border: 1px solid black; padding: 2px;"></span> <b>-00</b>	Loss <input type="checkbox"/>
*Unfranked dividend amount	<b>J</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>-00</b>	
*Franked dividend amount	<b>K</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>-00</b>	
*Dividend franking credit	<b>L</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>-00</b>	
*Gross trust distributions	<b>M</b> \$ <span style="border: 1px solid black; padding: 2px;">126547</span> <b>-00</b>	Code <input type="text" value="Q"/>

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

**R** \$ 54999 **-00**

**Calculation of non-arm's length income**

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

**U1** \$ 0 **-00**

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

**U2** \$ 0 **-00**

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

**U3** \$ 0 **-00**

*Other income	<b>S</b> \$ <span style="border: 1px solid black; padding: 2px;">4466</span> <b>-00</b>	Code <input type="text" value="O"/>
*Assessable income due to changed tax status of fund	<b>T</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>-00</b>	
<b>Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)</b>	<b>U</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> <b>-00</b>	

#This is a mandatory label.

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

<b>GROSS INCOME (Sum of labels A to U)</b>	<b>W</b> \$ <span style="border: 1px solid black; padding: 2px;">255520</span> <b>-00</b>	Loss <input type="checkbox"/>
Exempt current pension income	<b>Y</b> \$ <span style="border: 1px solid black; padding: 2px;"></span> <b>-00</b>	
<b>TOTAL ASSESSABLE INCOME (W less Y)</b>	<b>V</b> \$ <span style="border: 1px solid black; padding: 2px;">255520</span> <b>-00</b>	Loss <input type="checkbox"/>



Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="0"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="19871"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="6166"/> -00	<b>J2</b> \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="6996"/> -00	<b>L2</b> \$ <input type="text" value="0"/> -00	Code <input type="text" value="0"/>
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		Code <input type="text" value=""/>

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**  
**O** \$ -00  Loss  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN)

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="222487"/>	<b>-00</b>
		<i>(an amount must be included even if it is zero)</i>	
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="33373.05"/>	
		<i>(an amount must be included even if it is zero)</i>	
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0"/>	
		<i>(an amount must be included even if it is zero)</i>	

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

Foreign income tax offset	<b>C1 \$</b>	<input type="text" value="1310.48"/>	
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C \$</b>	<input type="text" value="1310.48"/>	
		<i>(C1 plus C2)</i>	

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

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	<b>D \$</b>	<input type="text" value="0"/>	
		<i>(D1 plus D2 plus D3 plus D4)</i>	

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

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text" value="20901.26"/>	
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input type="text"/>	
Refundable tax offsets	<b>E \$</b>	<input type="text" value="20901.26"/>	
		<i>(E1 plus E2 plus E3 plus E4)</i>	

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

Section 102AAM interest charge  
**G \$**

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="724"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="724"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="6100.31"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

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

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

Section F: Member information

MEMBER 1

Title: MR

Family name

Pryor

First given name

Stephen

Other given names

Member's TFN

See the Privacy note in the Declaration. 688225352

Date of birth 09/07/1960

Contributions

OPENING ACCOUNT BALANCE \$ 1191155.57

Refer to instructions for completing these labels.

Employer contributions

A \$ 27500

ABN of principal employer

A1

Personal contributions

B \$ 574.50

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

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

M \$ 0

TOTAL CONTRIBUTIONS N \$ 28074.50

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 5013.57

Loss

Inward rollovers and transfers

P \$ 41795.10

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance S1 \$ 1266038.74

Retirement phase account balance - Non CDBIS S2 \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 1266038.74

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth   
Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Proceeds from primary residence disposal  
**H** \$

Receipt date   
Day Month Year  
**H1**

Assessable foreign superannuation fund amount  
**I** \$

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

Transfer from reserve: assessable amount  
**K** \$

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

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

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

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

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

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

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

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

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

Retirement phase account balance - CDBIS  
**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

Listed trusts	<b>A</b>	\$ <input type="text" value="144881"/>	-00
Unlisted trusts	<b>B</b>	\$ <input type="text" value="1780574"/>	-00
Insurance policy	<b>C</b>	\$ <input type="text" value="0"/>	-00
Other managed investments	<b>D</b>	\$ <input type="text" value="0"/>	-00

15b Australian direct investments

Cash and term deposits	<b>E</b>	\$ <input type="text" value="320607"/>	-00
Debt securities	<b>F</b>	\$ <input type="text" value="0"/>	-00
Loans	<b>G</b>	\$ <input type="text" value="0"/>	-00
Listed shares	<b>H</b>	\$ <input type="text" value="9730"/>	-00
Unlisted shares	<b>I</b>	\$ <input type="text" value="38565"/>	-00
Limited recourse borrowing arrangements	<b>J</b>	\$ <input type="text" value="0"/>	-00

**Limited recourse borrowing arrangements**

Australian residential real property

**J1** \$  -00

Australian non-residential real property

**J2** \$  -00

Overseas real property

**J3** \$  -00

Australian shares

**J4** \$  -00

Overseas shares

**J5** \$  -00

Other

**J6** \$  -00

Property count

**J7**

Non-residential real property	<b>K</b>	\$ <input type="text" value="0"/>	-00
Residential real property	<b>L</b>	\$ <input type="text" value="0"/>	-00
Collectables and personal use assets	<b>M</b>	\$ <input type="text" value="0"/>	-00
Other assets	<b>O</b>	\$ <input type="text" value="6962"/>	-00

15c Other investments

Crypto-Currency	<b>N</b>	\$ <input type="text" value="0"/>	-00
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15d Overseas direct investments

Overseas shares	<b>P</b>	\$ <input type="text" value="0"/>	-00
Overseas non-residential real property	<b>Q</b>	\$ <input type="text" value="0"/>	-00
Overseas residential real property	<b>R</b>	\$ <input type="text" value="0"/>	-00
Overseas managed investments	<b>S</b>	\$ <input type="text" value="0"/>	-00
Other overseas assets	<b>T</b>	\$ <input type="text" value="0"/>	-00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$  -00  
 (Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?

**A** No  Yes  \$  -00

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="2286329"/>
				-00
Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>		-00
Other liabilities	<b>Y</b> \$	<input type="text" value="14990"/>		-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="2301319"/>
				-00

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Fund's tax file number (TFN) 99058133

Section K: **Declarations**

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

**Important**

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

**Privacy**

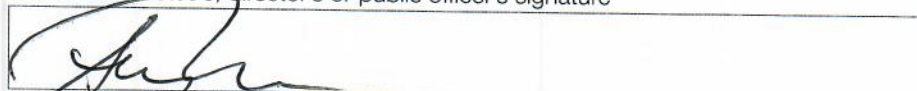
The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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



Date <sup>Day</sup> 21 / <sup>Month</sup> 8 / <sup>Year</sup> 23

**Preferred trustee or director contact details:**

Title: MR

Family name

Pryor

First given name

Stephen

Other given names

Phone number

04

03199158

Email address

steve@elthamvet.comm.au

Non-individual trustee name (if applicable)

ABN of non-individual trustee

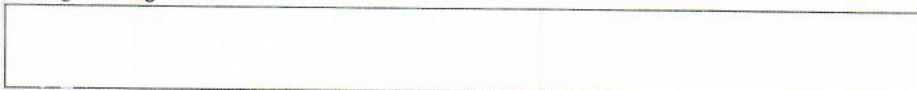
Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature



Date <sup>Day</sup> / <sup>Month</sup> / <sup>Year</sup>

**Tax agent's contact details**

Title: MR

Family name

Money

First given name

Paul

Other given names

Tax agent's practice

Paul Money Partners Pty Ltd

Tax agent's phone number

03 85667600

Reference number

PRYO0002

Tax agent number

24641980



# Capital gains tax (CGT) schedule **2022**

## When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S M I T H S T

- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2022* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

- ! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

**Australian business number (ABN)**

## Taxpayer's name

Caspry Superannuation Fund

## 1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	<b>A</b> \$ <input type="text" value="0"/> -00	<b>K</b> \$	<input type="text" value="0"/> -00
Other shares	<b>B</b> \$ <input type="text" value="0"/> -00	<b>L</b> \$	<input type="text" value="0"/> -00
Units in unit trusts listed on an Australian securities exchange	<b>C</b> \$ <input type="text" value="0"/> -00	<b>M</b> \$	<input type="text" value="0"/> -00
Other units	<b>D</b> \$ <input type="text" value="0"/> -00	<b>N</b> \$	<input type="text" value="0"/> -00
Real estate situated in Australia	<b>E</b> \$ <input type="text" value="0"/> -00	<b>O</b> \$	<input type="text" value="0"/> -00
Other real estate	<b>F</b> \$ <input type="text" value="0"/> -00	<b>P</b> \$	<input type="text" value="0"/> -00
Amount of capital gains from a trust (including a managed fund)	<b>G</b> \$ <input type="text" value="58787"/> -00		
Collectables	<b>H</b> \$ <input type="text" value="0"/> -00	<b>Q</b> \$	<input type="text" value="0"/> -00
Other CGT assets and any other CGT events	<b>I</b> \$ <input type="text" value="0"/> -00	<b>R</b> \$	<input type="text" value="0"/> -00
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S</b> \$ <input type="text" value="0"/> -00		
<b>Total current year capital gains</b>	<b>J</b> \$ <input type="text" value="58787"/> -00		

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

Fund's tax file number (TFN) 99058133

**2 Capital losses**Total current year capital losses **A** \$ -00Total current year capital losses applied **B** \$ -00Total prior year net capital losses applied **C** \$ -00Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D** \$ -00Total capital losses applied **E** \$ -00Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ -00Other net capital losses carried forward to later income years **B** \$ -00Add amounts at **A** and **B** and transfer the total  
to label **V – Net capital losses carried forward**  
to later income years on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ -00**5 CGT concessions for small business**Small business active asset reduction **A** \$ -00Small business retirement exemption **B** \$ -00Small business rollover **C** \$ -00Total small business concessions applied **D** \$ -00**6 Net capital gain**Net capital gain **A** \$ -001J less 2E less 4A less 5D (cannot be less than  
zero). Transfer the amount at **A** to label **A – Net**  
**capital gain** on your tax return.

**7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$ -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ -00 /  <sup>LOSS</sup>

**!** **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ -00 /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$ -00 /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$ -00

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$ -00

Capital gains disregarded as a result of an inter-company asset rollover **D** \$ -00

Capital gains disregarded by a demerging entity **E** \$ -00

**2022****Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return.

Superannuation funds should complete and attach this schedule to their 2022 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place *X* in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

99058133

Name of entity

Caspry Superannuation Fund

Australian business number

72941377607

## Part A – Losses carried forward to the 2022–23 income year – excludes film losses

### 1 Tax losses carried forward to later income years

Year of loss		
2021–22	<b>B</b>	<input type="text"/> -00
2020–21	<b>C</b>	<input type="text"/> -00
2019–20	<b>D</b>	<input type="text"/> -00
2018–19	<b>E</b>	<input type="text"/> -00
2017–18	<b>F</b>	<input type="text"/> -00
2016–17 and earlier income years	<b>G</b>	<input type="text"/> -00
<b>Total</b>	<b>U</b>	<input type="text"/> 0-00

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

### 2 Net capital losses carried forward to later income years

Year of loss		
2021–22	<b>H</b>	<input type="text"/> -00
2020–21	<b>I</b>	<input type="text"/> -00
2019–20	<b>J</b>	<input type="text"/> -00
2018–19	<b>K</b>	<input type="text"/> -00
2017–18	<b>L</b>	<input type="text"/> -00
2016–17 and earlier income years	<b>M</b>	<input type="text"/> -00
<b>Total</b>	<b>V</b>	<input type="text"/> 0-00

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item **3** of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items **1** or **2** of **Part B** if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2021–22	<b>A</b>	<input type="checkbox"/>	<input type="checkbox"/>
2020–21	<b>B</b>	<input type="checkbox"/>	<input type="checkbox"/>
2019–20	<b>C</b>	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	<b>D</b>	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	<b>E</b>	<input type="checkbox"/>	<input type="checkbox"/>
2016–17 and earlier income years	<b>F</b>	<input type="checkbox"/>	<input type="checkbox"/>

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film losses

Tax losses **G**  -00

Net capital losses **H**  -00

**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film losses

Tax losses **I**  -00

Net capital losses **J**  -00

**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No

**Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**  -00

**Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P**  -00Complying superannuation net capital losses carried forward to later income years **Q**  -00**Part E – Controlled foreign company losses**Current year CFC losses **M**  -00CFC losses deducted **N**  -00CFC losses carried forward **O**  -00**Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A**  -00**ADD** Uplift of tax losses of designated infrastructure project entities **B**  -00**SUBTRACT** Net forgiven amount of debt **C**  -00**ADD** Tax loss incurred (if any) during current year **D**  -00**ADD** Tax loss amount from conversion of excess franking offsets **E**  -00**SUBTRACT** Net exempt income **F**  -00**SUBTRACT** Tax losses forgone **G**  -00**SUBTRACT** Tax losses deducted **H**  -00**SUBTRACT** Tax losses transferred out under Subdivision 170-A  
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**  -00Total tax losses carried forward to later income years **J**  -00 Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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

### Privacy

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

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

### The Australian Business Register

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

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

### Electronic funds transfer – direct debit

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

**Tax file number**

99058133

**Fund name**

Caspry Superannuation Fund

**Year of return**

2022

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

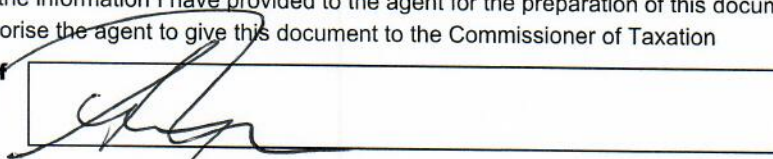
**Important:** Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false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

### Declaration

I declare that:

- all of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

**Signature of trustee or director**



**Date**

21/8/23

## Part B: Electronic funds transfer consent

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

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

### Important:

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

**Agent's reference number**

24641980

**Account name**

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

**Signature of trustee or director**

**Date**

## Part D: Tax agent's certificate (shared facility users only)

**Declaration:** I declare that:

- I have prepared this tax return in accordance with the information supplied by the trustees;
- I have received a declaration by the trustees that the information provided to me for the preparation of this tax return is true and correct, and;
- I am authorised by the trustees to lodge this tax return, including any applicable schedules.

**Signature of tax agent**

**Date**

**Agent's contact name**

MR Paul Money

**Agent's phone**

03 85667600

**Agent's reference**

24641980

**Client's reference**

PRY0002

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
CASPRY SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
5 NEW STREET, KEW VIC**

**PRESENT**

Stephen Pryor

**APPROVAL OF  
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting be signed as a true and correct record.

**ALLOCATION OF  
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

<b>Member Name/Contribution type</b>	<b>Amount</b>
<i>Mr Stephen Pryor</i>	
Employer	27,500
Member	575
<i>Mrs Clare Pryor</i>	
Employer	27,500
Member	575

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

**REPORTING ENTITY  
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

**REPORTS AND  
STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report and Member Statement for the period ended 30 June 2022 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2022, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2022.



**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2022 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2022 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income.

**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2022 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

**TRUSTEE AND MEMBER STATUS:**

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

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

**TAX AGENT:**

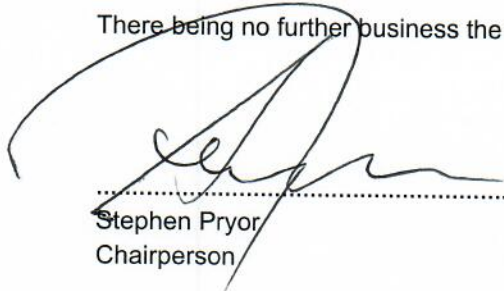
It was resolved that

Mr Paul Money  
of  
Paul Money Partners Pty Ltd  
25 Wellington Street  
Collingwood, VIC 3066

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.



.....  
Stephen Pryor  
Chairperson

Dated: 21/8/23

# **Caspry Superannuation Fund**

**(“The Fund”)**

## **SMSF Investment Strategy Report**

Trustee: Stephen & Clare Pryor

Date: 30 June 2022

## **Contents Page**

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## Compliance

**A Trustee is required to take a range of issues into account when formulating and regularly reviewing an Investment Strategy.**

**The Trustee must look at the fund as a whole and determine how the fund's objectives are to be met. After this determination has been made the trustee must consider risk and return, diversification, liquidity requirements, and the ability to discharge existing and prospective liabilities.**

The trustee are required to prepare an Investment Strategy that provides a framework for making investment decisions to increase members' benefits for their retirement. This duty is codified in section 52(2)(f) of the Superannuation Industry (Supervision) Act 1993 ("SIS Act") and is an operating standard set out in SIS Regulation 4.09, which applies to all trustees.

This Investment Strategy report considers, at the fund level:

- *The risk and likely return from investments;*
- *The diversification of the investments;*
- *The liquidity and cash flow requirements;*
- *The ability of the fund to discharge its liabilities; and*
- *Whether a contract of insurance that provides cover for one or more members is required.*

This written Investment Strategy has been prepared to demonstrate that investment decisions comply with the strategy and the various superannuation laws including:

- *Sole purpose test;*
- *Restrictions on investments and acquisitions from members;*
- *Ownership and protection of assets;*
- *Restrictions on lending;*
- *Restrictions on placing charges over fund assets;*
- *Investing in collectables and personal use assets;*
- *Investments being made on an arm's length basis; and*
- *Restrictions on holdings of in-house assets.*

### **Complying Status**

The Fund is an Australian Superannuation Fund as defined in subsection 295-95(2) of the Income Tax Assessment Act 1997 and Section 45 of the Superannuation Industry (Supervision) Act 1993 ("SIS Act").

## **Ongoing Monitoring**

The obligation for the trustee to formulate and implement an Investment Strategy also requires the trustee to monitor and regularly review the Investment Strategy on an ongoing basis to help ensure that the investments made by the trustee continue to be consistent with the Investment Strategy. Where this is not the case, the trustee will be required to amend the Investment Strategy to reflect the change in the investment approach.

## Fund Profile

Superannuation law requires that the whole of the fund's circumstances must be taken into account when formulating an Investment Strategy. This includes (but is not limited to) the membership profile, benefit structure, and fund phase (accumulation of pension), tax position and fund size.

Such circumstances affect the diversity and liquidity requirements of fund investment strategies.

<b>Fund Benefit Design:</b>	Accumulation Fund
<b>Fund Structure:</b>	Self-Managed Super Fund (SMSF)
<b>Current Fund Assets (\$):</b>	\$2,180,116 @ 30/06/2021
<b>Number of Fund Members:</b>	2
<b>Fund Phase:</b>	Accumulation
<b>Time horizon of the Fund:</b>	
<b>Member directed investments:</b>	No

## Age profile

Age	Number of Members
Less than 40 years	
41-49 years	
50-59 years	1
60-64 years	1
65-69 years	
70 years and over	

## Fund Objectives

The Objective of the Investment Strategy is to provide retirement benefits for the members. In the event of the members' death before retirement, it is to provide benefits for the dependants of the members (sole purpose).

## Special Objectives

*[Select/tick from the following as appropriate]*

- To achieve the RBA cash rate return each year. It is expected that the capital value of the Fund is preserved at all times, and to avoid negative returns.
- To obtain a rate of return exceeding CPI by \_\_\_\_% over a period of \_\_\_\_ years. It is expected that the fund may incur occasional negative returns in any one year.
- To obtain a rate of return exceeding the \_\_\_\_\_ (benchmark indices) by \_\_\_\_% over a period of \_\_\_\_ years. It is expected investment returns will fluctuate, with the likelihood of negative returns in any one year.
- To provide real long term (minimum of \_\_\_\_ years) capital growth of at least \_\_\_\_% compounded and a level of income no less than \_\_\_\_%. It is expected that the fund may incur occasional negative returns in any one year.
- Other - \_\_\_\_\_  
\_\_\_\_\_

## General Objectives

*[Select/tick from the following as appropriate]*

- To provide retirement benefit for the members. In the event of the members' death before retirement, to provide benefits for the dependants of the members.
- To ensure that sufficient assets will be available to meet benefit payments when those payments are due to be paid (solvency).
- To ensure that sufficient liquid assets will be available to meet benefit payments as and when those payment are due to be paid (liquidity).
- Other - \_\_\_\_\_  
\_\_\_\_\_



## Overall

- The members are close to retirement and expect the Fund to invest in risk averse investments to achieve capital preservation and avoid volatility in returns.
- The Fund has a relatively long-time horizon. The members are prepared to endure a reasonable level of volatility of returns in expectation of long-term growth.
- The composition of the members is diverse, and the collective risk tolerance indicates that there should be a balance of reasonable risk and volatility to achieve long term capital and income growth.
- The Fund is paying a pension income stream(s). Investments should be made in risk averse investments, which combine reasonable security of capital with the prospect of long-term growth, with the view to prolonging the duration of the pension payments.
- Other (please specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Statement on Risk:

*[Select/tick from the following as appropriate]*

- Investment risk is borne by the members, as fluctuation in investment returns will affect the level of the members' benefits on withdrawal.
- Other (please specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Diversification

*[Select/tick from the following as appropriate]*

- Diversification across currencies, economies and asset classes is achieved through a mix of international and Australian investments. The Trustee recognises that diversification can result in significant reduction to return volatility while maintaining the level of anticipated return.
- Diversification is achieved through a mix of Australian investments across a range of asset classes. The Trustee recognises that diversification can result in significant reduction to return volatility while maintaining the level of anticipated return.
- The funds are primarily invested in equities. The Trustee recognised the higher risk in investing predominately in only one asset class and the volatility associated with shares. The volatility will be compensated by the prospect of achieving high return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level.
- The Fund is invested in a Unit Trust and the underlying assets of the Trust are primarily invested in shares. The Trustee recognises that the Fund is subject to higher risk associated with investing with investing predominately in one asset class and the volatility associated with shares. The Trustee considers that the higher risk will be compensated by the prospect of achieving higher return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level.
- The funds are primarily invested in fixed interest securities and deposits. It is considered that investment in this asset class is suitable for the Fund's policy of maximising capital preservation and avoiding negative return.
- The Fund is invested in a Unit Trust and the underlying asset of the Unit Trust is an investment in a real property. The Trustee recognises that the Fund is subject to a high level of property specific risks. The Trustee considers that the real property is a secure investment with the prospect of long-term capital appreciation while generating steady income growth.
- The Fund is invested primarily in real property. The Trustee recognises that the Fund is subject to a high level property specific risks. The Trustee considers that real property is a secure investment with the prospect of long-term capital appreciation while generating steady income growth.
- Other (please specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Indicative asset mix and asset class strategic ranges formulated

*[Enter percentages from 0 – 100% in the table below]*

An asset allocation ranges should be of sufficient scope to allow for normal market fluctuations, but not so wide to be ineffectual to use as a monitoring tool.

### Strategic Ranges

Asset Class	From %	To %	Benchmark %
Australian Shares	50%	70%	%
Australian Fixed Interest (incl. deposits 12 months & over)	%	10%	%
Cash (CMT, Deposits < 12 months, A/c balances)	0%	25%	%
Direct Property	%	%	%
International Shares	0%	25%	%
International Fixed Interest (incl. deposits 12 months & over)	%	%	%
Listed Property	%	%	%
Mortgages	%	%	%
Other	%	%	%
			<b>100%</b>

These are indicative ranges; no benchmarks have been set.

## Liquidity

### Statement on Liquidity

*[Select/tick from the following as appropriate]*

- There is no anticipated benefit payment in the next \_\_\_\_ years. Surplus cash (above anticipated liquidity requirements) will be invested in accordance with the Fund's Investment Strategy.
- A lump sum benefit payment will be made. The Trustee will monitor the liquidity position to ensure that there will be sufficient liquid assets to meet the benefit payments as and when they fall due.
- Members are drawing pension payments at least annually. The Trustee will monitor the liquidity position to ensure that there will be sufficient liquid assets to meet the benefit payments as and when they fall due.
- The fund has entered into a Limited Recourse Borrowing Arrangement (LRBA). The Trustee will monitor the liquidity position to ensure that there will be sufficient liquid assets to meet loan repayments in accordance with the terms and conditions of the lender.
- Other (please specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Ability of Fund to discharge existing and prospective liabilities

*[Select/tick from the following as appropriate]*

- Sufficient cash flow will be maintained to discharge administration expenses, borrowing costs (where applicable) and other outgoings. The Fund is an accumulation fund and the members are entitled to the accumulation of contributions and earnings in the members' account on withdrawal. The Fund will be able to meet its obligations to the members and other parties at all times.
- Other (please specify) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## Insurance considerations

A Trustee is required to give consideration whether they should hold a contract of insurance that provides insurance cover to one or more members of the Fund as required under the investment strategy requirements within the superannuation laws. Insurance considerations may include life insurance, total and permanent disablement, salary continuance or can extend to other general insurances to protect fund assets or reduce any liability exposure of the Fund.

- The trustee considers that a contract of insurance is appropriate for one or more members.

Policy Holder	Insurance Type	Level of Cover	Comments

- The Trustees are satisfied that the member(s) have appropriate levels of insurance outside of the Fund.
- The Trustees have considered a contract of insurance for the fund members and are satisfied that they are at a stage in life where insurance is not required or is inappropriate.
- Member circumstances prohibit the ability to obtain a necessary contract of insurance.
- Other (please specify) \_\_\_\_\_  
 \_\_\_\_\_

## Derivative Risk Statement (DRS)

*[Select/tick from the following as appropriate]*

- The Fund does not have derivatives.
- The Fund does invest in derivatives.
  - Trust Deed clause or rule allowing derivatives investments: \_\_\_\_\_

**If the fund wishes to invest in derivatives, then the Trustees are required by Regulation 13.15A of the SIS Regulations to prepare a Derivative Risk Statement (DRS). Derivatives include (but are not limited to) call/put options, CFDs and instalment warrants.**

**A DRS must contain –**

- **Policies for the use of derivatives that include an analysis of the risks associated with the use of derivatives within the Investment Strategy**
- **Restrictions and controls on the use of derivatives that take into consideration the expertise of the trustees and any appointment Investment Manager**
- **Compliance processes to ensure that the controls are effective**

If the Fund is required to complete a Derivative Risk Statement, this document should be prepared in conjunction with the Investment Strategy Report.

## Reserves Management Strategy

The covenants in the Superannuation Industry (Supervision) Act 1993 (SISA) require a trustee of a SMSF that has reserves “to formulate and give effect to a strategy for their prudential management, consistent with the entity’s Investment Strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due”.

The Fund does operate reserves.

Type of Reserves operated by fund (if any):

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- Trust Deed clause or rule allowing for use of reserves: \_\_\_\_\_

*(Include some detail on types of reserves being used and comments on their prudential management)*

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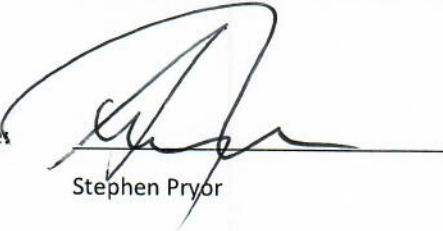
This Investment Strategy supersedes all previous Investment Strategies.

The Trustees commit to manage the Fund's investments in line with this Investment Strategy.

The Trustees commit to arranging insurance cover for one or more fund members as deemed necessary.

Signed as a true and correct records in accordance with the resolution of the Trustee by:

Signature:



\_\_\_\_\_

Date:

21/8/23

Name:

Stephen Pryor

21 August 2023

ANTHONY BOYS  
PO BOX 3376,  
RUNDLE MALL 5000

Dear Antony,

**Trustee Representation Letter  
Caspry Superannuation Fund**

In connection with your audit examination of the financial report of Caspry Superannuation Fund for the year ended 30 June 2022, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

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

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

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

**Superannuation Fund Books/Records/Minutes**

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

### **Asset Form**

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

### **Ownership and Pledging of Assets**

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

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

### **Investments**

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

### **Trust Deed**

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

### **Superannuation Industry (Supervision) Act and Regulations**

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

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

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

#### **Commitments**

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

#### **Taxation**

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

#### **Borrowings**

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

#### **Related Parties**

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

#### **Accounting Misstatement Detected by Audit**

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

**Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

**Accounting Estimates**

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

**Fair Value Measurements and Disclosures**

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

**Going Concern**

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

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

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

**Events after Balance Sheet Date**

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

**Comparative Information**

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

**Fraud and Error**

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

### **Legal Matters**

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

### **General**

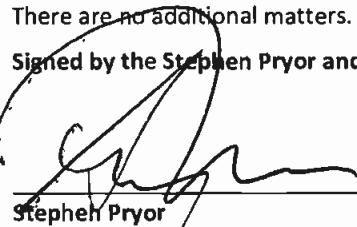
- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and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

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

### **Additional Matters**

There are no additional matters.

**Signed by the Stephen Pryor and Clare Pryor as Trustee for the Caspry Superannuation Fund**



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Stephen Pryor  
Trustee