
Workpapers - 2022 Financial Year

TOUS SUPER FUND

Preparer: Jelly Cadiang

Reviewer: Steven Lee

Printed: 11 October 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received			0%	Completed
23900	Dividends Received	(\$837.45)	(\$859.93)	(2.61)%	Completed
24602	Forex Gains/(Losses) - Unrealised	(\$138.02)	\$1,246.05	(111.08)%	Completed
24700	Changes in Market Values of Investments	\$853.90	\$1,831.98	(53.39)%	Completed
24800	Changes in Market Values of Other Assets		(\$0.01)	100%	Completed
25000	Interest Received	(\$250.15)	(\$465.50)	(46.26)%	Completed
30100	Accountancy Fees	\$725.00	\$1,190.00	(39.08)%	Completed
30400	ATO Supervisory Levy		\$259.00	100%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
30800	ASIC Fees	\$55.00	\$54.00	1.85%	Completed
37500	Investment Expenses	\$253.23	\$380.25	(33.4)%	Completed
41600	Pensions Paid	\$5,000.00	\$5,090.00	(1.77)%	Completed
48500	Income Tax Expense	(\$790.62)	\$1,341.00	(158.96)%	Completed
49000	Profit/Loss Allocation Account	(\$5,420.89)	(\$10,516.84)	(48.46)%	Completed
50000	Members	(\$206,625.66)	(\$212,046.55)	(2.56)%	Completed
60400	Bank Accounts	\$87,366.18	\$107,882.61	(19.02)%	Completed
74800	Managed Investments (Overseas)	\$106,470.43	\$102,675.26	3.7%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
77600	Shares in Listed Companies (Australian)	\$4,113.50	\$4,237.00	(2.91)%	Completed
77700	Shares in Listed Companies (Overseas)	\$9,950.93	\$3,682.68	170.21%	Completed
88000	Sundry Creditors	(\$725.00)	(\$5,090.00)	(85.76)%	Completed
89000	Deferred Tax Liability/Asset	(\$550.38)	(\$1,341.00)	(58.96)%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23800 - Distributions Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHKDTOUSAC	Saxo Capital Markets			0%
SHKDTOUSIN	Interactive Brokers Trading Account			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- Distribution Reconciliation Report [Report](#)

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

TOUS SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Received	Non Primary Production Income (A) * ₁		Interest/ Other	Franking Credits	Discounted (After Discount)	Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income
		Franked	Unfranked				Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
Managed Investments (Overseas)																
SHKDTOUSAC Saxo Capital Markets																
30/06/2022	0.00						S									0.00
	0.00															0.00
SHKDTOUSIN Interactive Brokers Trading Account																
30/06/2022	0.00						S									0.00
	0.00															0.00
	0.00															0.00

TOUS SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

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

Total Distributed Gains

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

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions					0.00		0.00

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

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

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

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

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

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

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

^ Variance between Payment Received and Net Cash Distribution.

23900 - Dividends Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
COF.NYE	Capital One Financial Corp.	(\$171.23)		100%
SHKDTOUSAC	Saxo Capital Markets	(\$418.86)	(\$316.20)	32.47%
SHKDTOUSIN	Interactive Brokers Trading Account	(\$22.36)	(\$324.96)	(93.12)%
SPK.AX	Spark New Zealand Limited - Accumulation	(\$225.00)	(\$218.77)	2.85%
TOTAL				
		CY Balance	LY Balance	
		(\$837.45)	(\$859.93)	

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)
- SPK_Dividend_Advice_2021_10_01.pdf [SPK.AX](#)
- SPK_Dividend_Advice_2022_04_08.pdf [SPK.AX](#)

Standard Checklist

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

TOUS SUPER FUND

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Managed Investments (Overseas)										
SHKDTOUSAC Saxo Capital Markets										
30/06/2022	418.86				418.86	73.92				
	418.86				418.86	73.92				
SHKDTOUSIN Interactive Brokers Trading Account										
30/06/2022	22.36				22.36	3.95				
	22.36				22.36	3.95				
	441.22				441.22	77.87				
Shares in Listed Companies (Australian)										
SPK.AX Spark New Zealand Limited - Accumulation										
01/10/2021	114.72	0.00	0.00	0.00	114.72	20.24				
08/04/2022	110.28	0.00	0.00	0.00	110.28	19.46				
	225.00	0.00	0.00	0.00	225.00	39.70				
	225.00	0.00	0.00	0.00	225.00	39.70				
Shares in Listed Companies (Overseas)										
COF.NYE Capital One Financial Corp.										

TOUS SUPER FUND

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
20/08/2021	34.32				34.32	6.06				
20/08/2021	34.32				34.32	6.06				
26/11/2021	34.27				34.27	6.05				
25/02/2022	34.01				34.01	6.00				
27/05/2022	34.31				34.31	6.06				
	171.23				171.23	30.23				
	171.23				171.23	30.23				
TOTAL	837.45	0.00	0.00	0.00	837.45	147.80				

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	0.00	K
Franking Credits	0.00	L

TOUS SUPER FUND

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data				ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
SPK.AX	Spark New Zealand Limited - Accumulation	01/10/2021	114.72	0.00	01/10/2021	16/09/2021	950.00	950.00	0.1208	114.72	0.00
SPK.AX	Spark New Zealand Limited - Accumulation	08/04/2022	110.28	0.00	08/04/2022	24/03/2022	950.00	950.00	0.1161	110.28	0.00
			225.00	0.00					0.2369	225.01	0.00
Unreconciled											
Managed Investments (Overseas)											
SHKDTOUSAC	Saxo Capital Markets	30/06/2022	418.86	0.00							
SHKDTOUSIN	Interactive Brokers Trading Account	30/06/2022	22.36	0.00							
			441.22	0.00							
Shares in Listed Companies (Overseas)											
COF.NYE	Capital One Financial Corp.	20/08/2021	68.64	0.00							
COF.NYE	Capital One Financial Corp.	26/11/2021	34.27								
COF.NYE	Capital One Financial Corp.	25/02/2022	34.01								
COF.NYE	Capital One Financial Corp.	27/05/2022	34.31								
			171.23	0.00							
			837.45	0.00					0.2369	225.01	0.00

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

Payment Advice



SPARK NEW ZEALAND LIMITED

TOUS PTY LTD <TOUS SUPER FUND A/C>
58 GARNETT ROAD
WHEELERS HILL VIC
3150

All Registry communications to:

Spark New Zealand
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
Issuer Code: **SPK**
Email: sparknz@linkmarketservices.com
Website: www.linkmarketservices.com.au

DIVIDEND STATEMENT

Reference No.: X*****5671
Payment Date: 08 April 2022
Record Date: 25 March 2022

Security Description	Dividend Rate per Share	Participating Holding	Dividend Declared	Imputation Tax Credit	Supplementary Dividend	Gross Taxable Dividend
SPK - FULLY PAID ORDINARY SHARES	\$0.125	950	\$118.75	\$25.22	\$20.96	\$139.71

Less Non-Resident Withholding Tax \$20.96
Net Amount NZD 118.75
Represented By:
Direct Credit amount AUD 110.28

BANKING INSTRUCTIONS

In accordance with your instructions the amount of AUD 110.28 (NZD 118.75 using an exchange rate of 0.9287) was direct credited to the bank account detailed below:

COMMONWEALTH BANK OF AUSTRALIA

TOUS SUPER FUND
BSB: 067-167 ACC: *****2000

Exchange rate NZ\$1.00 = A\$0.9287

The ordinary dividend has been imputed to 100% of the New Zealand corporate tax rate. There are no Australian imputation or franking credits attached to this dividend.

New Zealand Resident Holders:

The ordinary dividend has been imputed at the rate of 4.8611 cents per share. Imputation credits are not received in cash but are relevant in determining the "Gross Taxable Dividend" received for New Zealand tax purposes.

As the Resident Withholding Tax (RWT) rate is 33% (with a reduction for imputation credits attached to the dividend), New Zealand resident holders should note that an amount of RWT has been deducted at source from the ordinary dividend (unless a Certificate of Exemption has been lodged). RWT can be credited against any income tax payable by you.

For New Zealand income tax purposes New Zealand resident holders should declare the "Gross Taxable Dividend" and claim the "Imputation Tax Credit" and the "Withholding Tax".

Foreign Resident Holders:

Foreign shareholders are eligible for a supplementary dividend of 2.2059 cents per share for the ordinary dividend. The supplementary dividend is intended to offset the New Zealand non-resident withholding tax (NRWT) withheld to the extent that the dividend is fully imputed.

All amounts are expressed in New Zealand Dollars unless otherwise stated.

The payment amount has been converted into AUD at the exchange rate of NZD\$1.00 = AUD\$0.9287.

The dividend tax rate for New Zealand residents is 33%. Imputation Credits generally apply to New Zealand Tax Residents only. Elected tax rates apply to interest payments only. Resident Withholding Tax deducted is the required residual tax payable after taking the attached Imputation Credits into consideration.

Supplementary dividend payments apply only to non-resident investors.

Please retain this Payment Advice & Tax Certificate for tax purposes.

24602 - Forex Gains/(Losses) - Unrealised

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24602	Forex Gains/(Losses) - Unrealised	(\$138.02)	\$1,246.05	(111.08)%
TOTAL		CY Balance	LY Balance	
		(\$138.02)	\$1,246.05	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

TOUS SUPER FUND General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Forex Gains/(Losses) - Unrealised (24602)					
<u>Forex Gains/(Losses) - Unrealised (24602)</u>					
30/06/2022	Balance adjustment			138.02	138.02 CR
				138.02	138.02 CR

Total Debits: 0.00

Total Credits: 138.02

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$853.90	\$1,831.98	(53.39)%
TOTAL		CY Balance	LY Balance	
		\$853.90	\$1,831.98	

Supporting Documents

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

Standard Checklist

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

TOUS SUPER FUND

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
COF.NYE - Capital One Financial Corp.										
	15/07/2021	Purchase	48.00	10,605.83	0.00	0.00	10,605.83	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,346.26)	0.00	7,259.57	0.00	0.00	0.00
	30/06/2022		48.00	10,605.83	(3,346.26)	0.00	7,259.57	0.00	0.00	0.00
DAL.NYE - Delta Air Lines, Inc.										
	01/07/2021	Opening Balance	64.00	0.00	0.00	0.00	3,682.68	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(991.32)	0.00	2,691.36	0.00	0.00	0.00
	30/06/2022		64.00	0.00	(991.32)	0.00	2,691.36	0.00	0.00	0.00
SHKDTOUSAC - Saxo Capital Markets										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	58,058.77	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	356.49	0.00	58,415.26	0.00	0.00	0.00
	30/06/2022	Instalment	0.00	19,578.48	0.00	0.00	77,993.74	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(19,578.48)	0.00	58,415.26	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	339.73	0.00	58,754.99	0.00	0.00	0.00
	30/06/2022		1.00	19,578.48	(18,882.26)	0.00	58,754.99	0.00	0.00	0.00
SHKDTOUSIN - Interactive Brokers Trading Account										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	44,616.49	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(168.50)	0.00	44,447.99	0.00	0.00	0.00
	30/06/2022	Instalment	0.00	8,615.48	0.00	0.00	53,063.47	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(8,615.48)	0.00	44,447.99	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	3,267.45	0.00	47,715.44	0.00	0.00	0.00
	30/06/2022		1.00	8,615.48	(5,516.53)	0.00	47,715.44	0.00	0.00	0.00
SPK.AX - Spark New Zealand Limited - Accumulation										
	01/07/2021	Opening Balance	950.00	0.00	0.00	0.00	4,237.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(123.50)	0.00	4,113.50	0.00	0.00	0.00
	30/06/2022		950.00	0.00	(123.50)	0.00	4,113.50	0.00	0.00	0.00
Total Market Movement					(28,859.87)				0.00	(28,859.87)

TOUS SUPER FUND

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	5,850.88				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	4,353.50				
Current year capital losses - Collectables	0.00				
Total Losses Available	10,204.38				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

TOUS SUPER FUND

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	10,204.38				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	10,204.38				

Note

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

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

TOUS SUPER FUND

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Managed Investments (Overseas)												
SHKDTOUSAC - Saxo Capital Markets												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,187.02)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,187.02)
SHKDTOUSIN - Interactive Brokers Trading Account												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,166.48)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,166.48)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(4,353.50)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(4,353.50)

24800 - Changes in Market Values of Other Assets

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets		(\$0.01)	100%
TOTAL		CY Balance	LY Balance	
			(\$0.01)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

TOUS SUPER FUND
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

25000 - Interest Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
NAB115714126	NAB Cash Manager ***126	(\$0.12)	(\$0.05)	140%
NAB116598964	NAB Cash Manager ***964	(\$0.28)	(\$0.25)	12%
UBANK374442241	UBank SMSF ***241	(\$39.82)	(\$59.36)	(32.92)%
UBANK376370704	UBank USaver SMSF ***704	(\$209.93)	(\$405.84)	(48.27)%
TOTAL		CY Balance	LY Balance	
		(\$250.15)	(\$465.50)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

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

TOUS SUPER FUND**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
NAB115714126 NAB Cash Manager ***126					
30/07/2021	0.01	0.01			
31/08/2021	0.01	0.01			
30/09/2021	0.01	0.01			
29/10/2021	0.01	0.01			
30/11/2021	0.01	0.01			
31/12/2021	0.01	0.01			
31/01/2022	0.01	0.01			
28/02/2022	0.01	0.01			
31/03/2022	0.01	0.01			
29/04/2022	0.01	0.01			
31/05/2022	0.01	0.01			
30/06/2022	0.01	0.01			
	0.12	0.12			
NAB116598964 NAB Cash Manager ***964					
30/07/2021	0.02	0.02			
31/08/2021	0.03	0.03			
30/09/2021	0.02	0.02			
29/10/2021	0.02	0.02			
30/11/2021	0.03	0.03			
11/10/2022	15:53:35				

TOUS SUPER FUND**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
31/12/2021	0.02	0.02			
31/01/2022	0.02	0.02			
28/02/2022	0.02	0.02			
31/03/2022	0.02	0.02			
29/04/2022	0.02	0.02			
31/05/2022	0.03	0.03			
30/06/2022	0.03	0.03			
	0.28	0.28			
UBANK374442241 UBank SMSF ***241					
31/07/2021	3.87	3.87			
31/08/2021	1.61	1.61			
30/09/2021	3.59	3.59			
31/10/2021	3.35	3.35			
30/11/2021	3.08	3.08			
31/12/2021	3.18	3.18			
31/01/2022	3.18	3.18			
28/02/2022	2.87	2.87			
31/03/2022	3.18	3.18			
30/04/2022	3.08	3.08			
31/05/2022	3.18	3.18			
30/06/2022	5.65	5.65			

TOUS SUPER FUND

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
	39.82	39.82			
UBANK376370704 UBank USaver SMSF ***704					
31/07/2021	23.56	23.56			
31/08/2021	9.62	9.62			
30/09/2021	21.35	21.35			
31/10/2021	19.93	19.93			
30/11/2021	18.31	18.31			
31/12/2021	18.92	18.92			
31/01/2022	18.93	18.93			
28/02/2022	17.10	17.10			
31/03/2022	18.94	18.94			
30/04/2022	18.33	18.33			
31/05/2022	18.95	18.95			
30/06/2022	5.99	5.99			
	209.93	209.93			
	250.15	250.15			
TOTAL	250.15	250.15			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	250.15	11C

30100 - Accountancy Fees

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$725.00	\$1,190.00	(39.08)%
TOTAL		CY Balance	LY Balance	
		\$725.00	\$1,190.00	

Supporting Documents

- General Ledger [Report](#)
- INV-0928.pdf [30100](#)

Standard Checklist

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

TOUS SUPER FUND
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
30/06/2022	2021 Superhelp fees		725.00		725.00 DR
			725.00		725.00 DR

Total Debits: 725.00

Total Credits: 0.00



TAX INVOICE

TOUS

Invoice Date

1 Jul 2022

Invoice Number

INV-0928

ABN

60 061 126 663

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

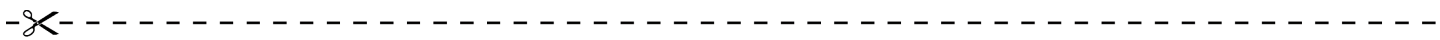
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
PENSIO NADMIN	Pension Administration	1.00	150.00	10%	150.00
ADD INV	Additional Investments	1.00	25.00	10%	25.00
DEPO	Deposit	1.00	(550.00)	10%	(550.00)
INCLUDES GST 10%					65.91
TOTAL AUD					725.00
Less Amount Paid					725.00
AMOUNT DUE AUD					0.00

Due Date: 15 Jul 2022

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

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

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



PAYMENT ADVICE

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

Customer	TOUS
Invoice Number	INV-0928
Amount Due	0.00
Due Date	15 Jul 2022
Amount Enclosed	

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy		\$259.00	100%
TOTAL		CY Balance	LY Balance	
			\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

TOUS SUPER FUND
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

TOUS SUPER FUND
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
09/08/2021	Regular Transfer to 10417929 Initial Audit Fee		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00

30800 - ASIC Fees

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$55.00	\$54.00	1.85%
TOTAL		CY Balance	LY Balance	
		\$55.00	\$54.00	

Supporting Documents

- General Ledger [Report](#)
- ASIC Fee.pdf [30800](#)

Standard Checklist

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

TOUS SUPER FUND
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
09/08/2021	Internet Bpay Asic 2291518276558		55.00		55.00 DR
			55.00		55.00 DR

Total Debits: 55.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

Inquiries
www.asic.gov.au/invoices
1300 300 630

ABN 86 768 265 615

TOUS PTY LTD
58 GARNETT RD WHEELERS HILL VIC 3150

INVOICE STATEMENT

Issue date 29 Jun 21

TOUS PTY LTD

ACN 151 827 655
Account No. 22 151827655

Summary

Opening Balance	\$0.00
New items	\$55.00
Payments & credits	\$0.00
TOTAL DUE	\$55.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 30 Aug 21	\$55.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

PAYMENT SLIP
TOUS PTY LTD

TOTAL DUE	\$55.00
Immediately	\$0.00
By 30 Aug 21	\$55.00

Payment options are listed on the back of this payment slip

ib PAY	Biller Code: 17301
	Ref: 2291518276558

ACN 151 827 655 Account No: 22 151827655



Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
2021-06-29	Annual Review - Special Purpose Pty Co	3X7466601480P A	\$55.00
Outstanding transactions			
2021-06-29	Annual Review - Special Purpose Pty Co	3X7466601480P A	\$55.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 5182 7655 855

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC



Bill Code: 17301
Ref: 2291518276558

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

37500 - Investment Expenses

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHKDTOUSAC	Saxo Capital Markets	\$62.37	\$45.33	37.59%
SHKDTOUSIN	Interactive Brokers Trading Account	\$190.86	\$334.92	(43.01)%
TOTAL		CY Balance	LY Balance	
		\$253.23	\$380.25	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

TOUS SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Investment Expenses (37500)					
<u>Saxo Capital Markets (SHKDTOUSAC)</u>					
30/06/2022	Saxo income/expenses		62.37		62.37 DR
			62.37		62.37 DR
<u>Interactive Brokers Trading Account (SHKDTOUSIN)</u>					
30/06/2022	Interactive brokers income/expenses		190.86		190.86 DR
			190.86		190.86 DR
Total Debits:	253.23				
Total Credits:	0.00				

41600 - Pensions Paid

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CHEYIN00001P	(Pensions Paid) Chee, Yin Onn - Pension (Pension)	\$5,000.00	\$5,090.00	(1.77)%
TOTAL		CY Balance	LY Balance	
		\$5,000.00	\$5,090.00	

Supporting Documents

- Pension Summary Report [Report](#)
- Pension_Calc.pdf

Standard Checklist

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

TOUS SUPER FUND

Pension Summary

As at 30 June 2022

Member Name : Chee, Yin Onn

Member Age : 71* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
CHEYIN0001P	Account Based Pension	29/07/2011	100.00 %	2.50%	\$4,870.00*	N/A	\$5,000.00	\$0.00	\$5,000.00	NIL

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

					\$4,870.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00
--	--	--	--	--	-------------------	---------------	-------------------	---------------	-------------------	---------------

Total :

					\$4,870.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00
--	--	--	--	--	-------------------	---------------	-------------------	---------------	-------------------	---------------

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



SuperHelp Australia Pty Ltd

ABN 60 061 126 663

P O Box 454

Burwood, NSW 1805

Phone: 1 300 736 453

Fax: (02) 8456 5904

Website: www.superhelp.com.au

Date: 11 October 2022

Dear Sir/Madam,

**Re: Pension Requirements for Pension Member(s) for
TOUS SUPER FUND**

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

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

Sincerely Yours,

Superhelp Australia Pty Ltd

TOUS SUPER FUND

Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Chee, Yin Onn	CHEYIN00001P	Account Based Pension	29/07/2011	72	188,656.98	4,720.00	N/A	100.00	4,720.00	0.00
					188,656.98	4,720.00			4,720.00	0.00
					188,656.98	4,720.00			4,720.00	0.00

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

48500 - Income Tax Expense

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$790.62)	\$1,341.00	(158.96)%
TOTAL		CY Balance	LY Balance	
		(\$790.62)	\$1,341.00	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$5,420.89)	(\$10,516.84)	(48.46)%
TOTAL		CY Balance	LY Balance	
		(\$5,420.89)	(\$10,516.84)	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
CHELIN00001A	Chee, Linda Set Fen - Accumulation (Accumulation)							0%
CHEYIN00001P	Chee, Yin Onn - Pension (Pension)	(\$194,769.75)		\$1,112.77	\$5,000.00		(\$188,656.98)	(3.14)%
CHEYIN00002A	Chee, Yin Onn - Accumulation (Accumulation)	(\$17,276.80)		\$98.74		(\$790.62)	(\$17,968.68)	4%
TOTAL								
		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$212,046.55)		\$1,211.51	\$5,000.00	(\$790.62)	(\$206,625.66)	

Supporting Documents

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

Standard Checklist

Attach copies of Members Statements

TOUS SUPER FUND

Members Statement

Yin Onn Chee
 58 Garnett Road
 Wheelers Hill, Victoria, 3150, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	72	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	188,656.98
Date Joined Fund:	01/07/2011	Total Death Benefit:	188,656.98
Service Period Start Date:	01/07/2011	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	CHEYIN00001P	Disability Benefit:	0.00
Account Start Date:	29/07/2011		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	188,656.98
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	188,656.98
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	188,656.98
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	194,769.75	203,780.22
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,112.77)	(3,920.47)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,000.00	5,090.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	188,656.98	194,769.75

TOUS SUPER FUND

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Yin Onn Chee
Director

Linda Set Fen Chee
Director

TOUS SUPER FUND

Members Statement

Yin Onn Chee
 58 Garnett Road
 Wheelers Hill, Victoria, 3150, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	72	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	17,968.68
Date Joined Fund:	01/07/2011	Total Death Benefit:	17,968.68
Service Period Start Date:	01/07/2011	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	CHEYIN00002A	Disability Benefit:	0.00
Account Start Date:	01/07/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	17,968.68
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	17,968.68
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	15,639.81
Taxable	2,328.87

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	17,276.80	18,783.17
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(98.74)	(165.37)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	(790.62)	1,341.00
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	17,968.68	17,276.80

TOUS SUPER FUND

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Yin Onn Chee
Director

Linda Set Fen Chee
Director

TOUS SUPER FUND

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Yin Onn Chee (Age: 72)											
CHEYIN00001P - Pension - Tax Free: 100.00%											
194,769.75			(1,112.77)		5,000.00						188,656.98
CHEYIN00002A - Accumulation											
17,276.80			(98.74)				(790.62)				17,968.68
212,046.55			(1,211.51)		5,000.00		(790.62)				206,625.66
212,046.55			(1,211.51)		5,000.00		(790.62)				206,625.66

60400 - Bank Accounts

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA11932000	CBA CDIA ***2000	\$3,593.78	\$3,368.78	6.68%
CharlesSchwabUSD	Charles Schwab Cash (USD)	\$1,076.05	\$11,372.63	(90.54)%
NAB115714126	NAB Cash Manager ***126	\$185.40	\$240.28	(22.84)%
NAB116598964	NAB Cash Manager ***964	\$613.79	\$613.51	0.05%
UBANK374442241	UBank SMSF ***241	\$12,508.63	\$13,018.81	(3.92)%
UBANK376370704	UBank USaver SMSF ***704	\$69,388.53	\$79,268.60	(12.46)%
TOTAL		CY Balance	LY Balance	
		\$87,366.18	\$107,882.61	

Supporting Documents

- Bank Statement Report [Report](#)
- Bank_stats_CBA CDIA_2000.pdf [CBA11932000](#)
- Clt_Response.jpg [CharlesSchwabUSD](#)
- Charles Schwab(in).pdf [CharlesSchwabUSD](#)
- Bank_stats_NAB Cash Manager_126 .pdf [NAB115714126](#)
- Bank_stats_NAB Cash Manager_964.pdf [NAB116598964](#)
- Bank_stats_UBank SMSF_241.pdf [UBANK374442241](#)
- Bank_stats_UBank USaver SMSF_704 .pdf [UBANK376370704](#)

Standard Checklist

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

TOUS SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CBA11932000

Account Name: CBA CDIA ***2000

BSB and Account Number: 067167 11932000

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 3,368.78 \$ 225.00 \$ 3,593.78

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			3,368.78		
01/10/2021	Direct Credit 032708 SPARK NEW ZEALAN 001268224603 [System Matched Income Data]		114.72	3,483.50		
08/04/2022	Direct Credit 032708 SPARK NEW ZEALAN 001276564782 [System Matched Income Data]		110.28	3,593.78		
30/06/2022	CLOSING BALANCE			3,593.78		
			225.00			

TOUS SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CharlesSchwabUSD

Account Name: Charles Schwab Cash (USD)

BSB and Account Number:

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 11,372.63		\$ 10,636.06		\$ 339.48		\$ 1,076.05	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			11,372.63		
15/07/2021	Buy 48 COF	10,605.83		766.80		
20/08/2021	NRA Tax CAPITAL ONE FC [Qualified Dividend CAPITAL ONE FC: COF]		40.38	807.18		
20/08/2021	NRA Tax CAPITAL ONE FC [Spec Qual Div CAPITAL ONE FC: COF]		40.38	847.56		
20/08/2021	NRA Tax CAPITAL ONE FC [Qualified Dividend CAPITAL ONE FC: COF]	6.06		841.50		
20/08/2021	NRA Tax CAPITAL ONE FC [Spec Qual Div CAPITAL ONE FC: COF]	6.06		835.44		
26/11/2021	NRA Tax CAPITAL ONE FC [Qualified Dividend CAPITAL ONE FC: COF]		40.32	875.76		
26/11/2021	NRA Tax CAPITAL ONE FC [Qualified Dividend CAPITAL ONE FC: COF]	6.05		869.71		
25/02/2022	NRA Tax CAPITAL ONE FC [Qualified Dividend CAPITAL ONE FC: COF]		40.01	909.72		
25/02/2022	NRA Tax CAPITAL ONE FC [Qualified Dividend CAPITAL ONE FC: COF]	6.00		903.72		
27/05/2022	Qualified Dividend CAPITAL ONE FC: COF [NRA Tax CAPITAL ONE FC]		40.37	944.09		
27/05/2022	Qualified Dividend CAPITAL ONE FC: COF [NRA Tax CAPITAL ONE FC]	6.06		938.03		
30/06/2022	Balance adjustment		138.02	1,076.05		
30/06/2022	CLOSING BALANCE			1,076.05		
		10,636.06	339.48			

TOUS SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / NAB115714126

Account Name: NAB Cash Manager ***126

BSB and Account Number: 083175 115714126

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 240.28 \$ 55.00 \$ 0.12 \$ 185.40

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			240.28		
30/07/2021	Interest		0.01	240.29		
09/08/2021	Internet Bpay Asic 2291518276558	55.00		185.29		
31/08/2021	Interest		0.01	185.30		
30/09/2021	Interest		0.01	185.31		
29/10/2021	Interest		0.01	185.32		
30/11/2021	Interest		0.01	185.33		
31/12/2021	Interest		0.01	185.34		
31/01/2022	Interest		0.01	185.35		
28/02/2022	Interest		0.01	185.36		
31/03/2022	Interest		0.01	185.37		
29/04/2022	Interest		0.01	185.38		
31/05/2022	Interest		0.01	185.39		
30/06/2022	Interest		0.01	185.40		
30/06/2022	CLOSING BALANCE			185.40		
		55.00	0.12			

TOUS SUPER FUND

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / NAB116598964

Account Name: NAB Cash Manager ***964

BSB and Account Number: 083175 116598964

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 613.51		\$ 10,090.00		\$ 10,090.28		\$ 613.79	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			613.51		
30/07/2021	Interest		0.02	613.53		
09/08/2021	2020 Min Drawdown [Funds Transfer to TOUS Pty.Ltd. ATF TOUS Super Fund 2020 Min Drawdown]		5,090.00	5,703.53		
09/08/2021	Internet Transfer 2020 Min Drawdown	5,090.00		613.53		
31/08/2021	Interest		0.03	613.56		
30/09/2021	Interest		0.02	613.58		
29/10/2021	Interest		0.02	613.60		
30/11/2021	Interest		0.03	613.63		
31/12/2021	Interest		0.02	613.65		
31/01/2022	Interest		0.02	613.67		
28/02/2022	Interest		0.02	613.69		
31/03/2022	Interest		0.02	613.71		
29/04/2022	Interest		0.02	613.73		
31/05/2022	Interest		0.03	613.76		
22/06/2022	From Ubank Pension [Funds Transfer to TOUS Pty Ltd. ATF TOUS Super Fund From UBank Pension]		5,000.00	5,613.76		
23/06/2022	Online R0446213388 Minimum Drawdown Tous Super	5,000.00		613.76		
30/06/2022	Interest		0.03	613.79		

TOUS SUPER FUND

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/06/2022	CLOSING BALANCE	10,090.00	10,090.28	613.79		

TOUS SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / UBANK374442241

Account Name: UBank SMSF ***241

BSB and Account Number: 082991 374442241

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 13,018.81		\$ 550.00		\$ 39.82		\$ 12,508.63	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			13,018.81		
31/07/2021	Interest for 01/07/2021 - 31/07/2021		3.87	13,022.68		
09/08/2021	Regular Transfer to 10417929 Initial Audit Fee	550.00		12,472.68		
31/08/2021	Interest for 01/08/2021 - 31/08/2021		1.61	12,474.29		
30/09/2021	Interest for 01/09/2021 - 30/09/2021		3.59	12,477.88		
31/10/2021	Interest for 01/10/2021 - 31/10/2021		3.35	12,481.23		
30/11/2021	Interest for 01/11/2021 - 30/11/2021		3.08	12,484.31		
31/12/2021	Interest for 01/12/2021 - 31/12/2021		3.18	12,487.49		
31/01/2022	Interest for 01/01/2022 - 31/01/2022		3.18	12,490.67		
28/02/2022	Interest for 01/02/2022 - 28/02/2022		2.87	12,493.54		
31/03/2022	Interest for 01/03/2022 - 31/03/2022		3.18	12,496.72		
30/04/2022	Interest for 01/04/2022 - 30/04/2022		3.08	12,499.80		
31/05/2022	Interest for 01/05/2022 - 31/05/2022		3.18	12,502.98		
30/06/2022	Interest for 01/06/2022 - 30/06/2022		5.65	12,508.63		
30/06/2022	CLOSING BALANCE			12,508.63		
		550.00	39.82			

TOUS SUPER FUND

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / UBANK376370704

Account Name: UBank USaver SMSF ***704

BSB and Account Number: 082991 376370704

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 79,268.60		\$ 10,090.00		\$ 209.93		\$ 69,388.53	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			79,268.60		
31/07/2021	Interest for 01/07/2021 - 31/07/2021		23.56	79,292.16		
09/08/2021	2020 Min Drawdown [Funds Transfer to TOUS Pty.Ltd. ATF TOUS Super Fund 2020 Min Drawdown]	5,090.00		74,202.16		
31/08/2021	Interest for 01/08/2021 - 31/08/2021		9.62	74,211.78		
30/09/2021	Interest for 01/09/2021 - 30/09/2021		21.35	74,233.13		
31/10/2021	Interest for 01/10/2021 - 31/10/2021		19.93	74,253.06		
30/11/2021	Interest for 01/11/2021 - 30/11/2021		18.31	74,271.37		
31/12/2021	Interest for 01/12/2021 - 31/12/2021		18.92	74,290.29		
31/01/2022	Interest for 01/01/2022 - 31/01/2022		18.93	74,309.22		
28/02/2022	Interest for 01/02/2022 - 28/02/2022		17.10	74,326.32		
31/03/2022	Interest for 01/03/2022 - 31/03/2022		18.94	74,345.26		
30/04/2022	Interest for 01/04/2022 - 30/04/2022		18.33	74,363.59		
31/05/2022	Interest for 01/05/2022 - 31/05/2022		18.95	74,382.54		
22/06/2022	From Ubank Pension [Funds Transfer to TOUS Pty Ltd. ATF TOUS Super Fund From UBank Pension]	5,000.00		69,382.54		
30/06/2022	Interest for 01/06/2022 - 30/06/2022		5.99	69,388.53		
30/06/2022	CLOSING BALANCE			69,388.53		
		10,090.00	209.93			



Account Number 06 7167 11932000

Statement Period 12 Jun 2021 - 11 Jul 2021

Closing Balance \$3,368.78 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: TOUS PTY LTD ITF TOUS SUPER 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
12 Jun 2021	OPENING BALANCE			\$3,368.78 CR
11 Jul 2021	CLOSING BALANCE			\$3,368.78 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$3,368.78 CR		Nil		Nil		\$3,368.78 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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



14375.14375.1.1.ZZ258F3.0303.SL.R3.S953.D193.OV06.00.33



Account Number 06 7167 11932000

Statement Period 12 Jul 2021 - 11 Aug 2021

Closing Balance \$3,368.78 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: TOUS PTY LTD ITF TOUS SUPER 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
12 Jul 2021	OPENING BALANCE			\$3,368.78 CR
11 Aug 2021	CLOSING BALANCE			\$3,368.78 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$3,368.78 CR		Nil		Nil		\$3,368.78 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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



16475.16475.1.1.ZZ258F3.0303.SL.R3.S952.D223.OV06.00.33



Account Number 06 7167 11932000

Statement Period 12 Aug 2021 - 11 Sep 2021

Closing Balance \$3,368.78 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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
12 Aug 2021	OPENING BALANCE			\$3,368.78 CR
11 Sep 2021	CLOSING BALANCE			\$3,368.78 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$3,368.78 CR		Nil		Nil		\$3,368.78 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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





Account Number 06 7167 11932000

Statement Period 12 Sep 2021 - 11 Oct 2021

Closing Balance \$3,483.50 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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
12 Sep 2021	OPENING BALANCE			\$3,368.78 CR
01 Oct	Direct Credit 032708 SPARK NEW ZEALAN 001268224603		114.72	\$3,483.50 CR
11 Oct 2021	CLOSING BALANCE			\$3,483.50 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$3,368.78 CR		Nil		\$114.72		\$3,483.50 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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





Account Number 06 7167 11932000

Statement Period 12 Oct 2021 - 11 Nov 2021

Closing Balance \$3,483.50 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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).

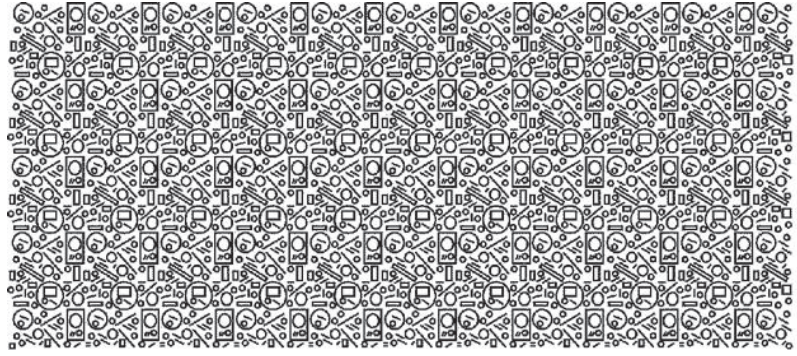
Date	Transaction	Debit	Credit	Balance	
12 Oct 2021	OPENING BALANCE			\$3,483.50 CR	
11 Nov 2021	CLOSING BALANCE			\$3,483.50 CR	
	Opening balance				
	- Total debits				
	+ Total credits				
	= Closing balance				
		\$3,483.50 CR	Nil	Nil	\$3,483.50 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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

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, website for more information.

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

Email: info@afca.org.au

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



Account Number 06 7167 11932000

Statement Period 12 Nov 2021 - 11 Dec 2021

Closing Balance \$3,483.50 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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
12 Nov 2021	OPENING BALANCE			\$3,483.50 CR
11 Dec 2021	CLOSING BALANCE			\$3,483.50 CR

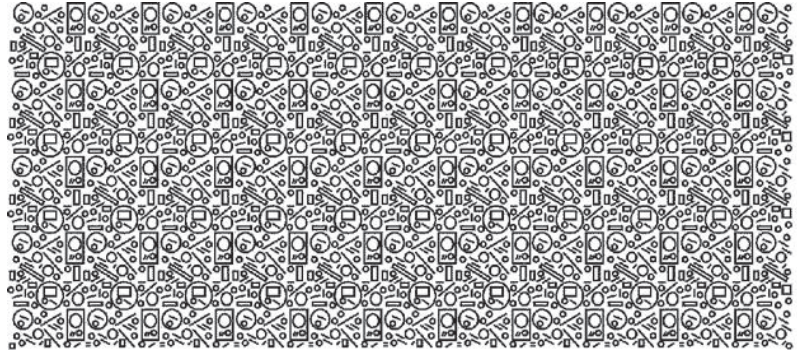
Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$3,483.50 CR		Nil		Nil		\$3,483.50 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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

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, website for more information.

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

Email: info@afca.org.au

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



Account Number 06 7167 11932000

Statement Period 12 Dec 2021 - 11 Jan 2022

Closing Balance \$3,483.50 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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
12 Dec 2021	OPENING BALANCE			\$3,483.50 CR
11 Jan 2022	CLOSING BALANCE			\$3,483.50 CR
	Opening balance			\$3,483.50 CR
	- Total debits	Nil		
	+ Total credits		Nil	
	= Closing balance			\$3,483.50 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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

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, website for more information.

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

Email: info@afca.org.au

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



Account Number 06 7167 11932000

Statement Period 12 Jan 2022 - 11 Feb 2022

Closing Balance \$3,483.50 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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).

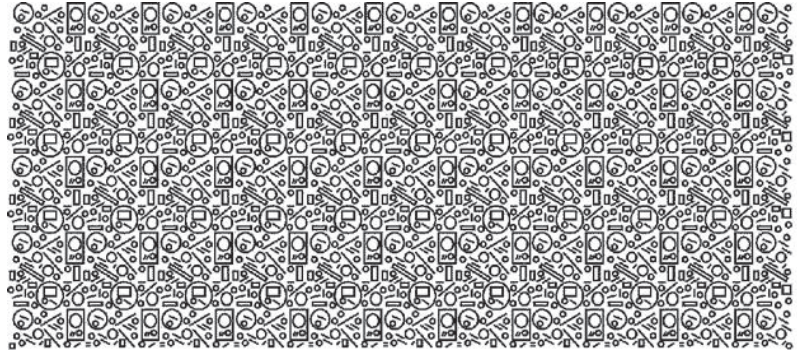
Date	Transaction	Debit	Credit	Balance
12 Jan 2022	OPENING BALANCE			\$3,483.50 CR
11 Feb 2022	CLOSING BALANCE			\$3,483.50 CR
	Opening balance			\$3,483.50 CR
	- Total debits	Nil		
	+ Total credits		Nil	
	= Closing balance			\$3,483.50 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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

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, website for more information.

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

Email: info@afca.org.au

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



Account Number 06 7167 11932000

Statement Period 12 Feb 2022 - 11 Mar 2022

Closing Balance \$3,483.50 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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).

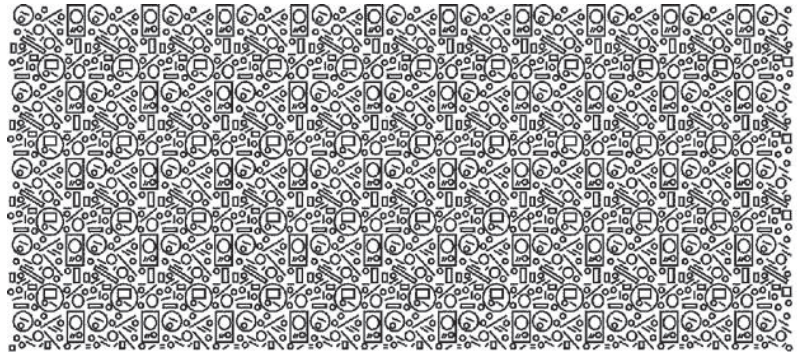
Date	Transaction	Debit	Credit	Balance
12 Feb 2022	OPENING BALANCE			\$3,483.50 CR
11 Mar 2022	CLOSING BALANCE			\$3,483.50 CR
	Opening balance			\$3,483.50 CR
	- Total debits	Nil		
	+ Total credits		Nil	
	= Closing balance			\$3,483.50 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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

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, website for more information.

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

Email: info@afca.org.au

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



Your Statement

Statement 111 (Page 1 of 2)

Account Number 06 7167 11932000

Statement Period 12 Mar 2022 - 11 Apr 2022

Closing Balance \$3,593.78 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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
12 Mar	2022 OPENING BALANCE			\$3,483.50 CR
08 Apr	Direct Credit 032708 SPARK NEW ZEALAN 001276564782		110.28	\$3,593.78 CR
11 Apr	2022 CLOSING BALANCE			\$3,593.78 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$3,483.50 CR		Nil		\$110.28		\$3,593.78 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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



*# 16014.29103.1.1 ZZ258R3 0303SL.R3.S952.D101.OV06.00.35

**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

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, website for more information.

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

Email: info@afca.org.au

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



Your Statement

Statement 112 (Page 1 of 2)

Account Number 06 7167 11932000

Statement Period 12 Apr 2022 - 11 May 2022

Closing Balance \$3,593.78 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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			
12 Apr 2022	OPENING BALANCE			\$3,593.78 CR			
11 May 2022	CLOSING BALANCE			\$3,593.78 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$3,593.78 CR		Nil		Nil		\$3,593.78 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 May	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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



24905.38064.1.1 ZZ258R3 0303 SL.R3.S951.D131.O.V06.00.35

**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

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, website for more information.

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

Email: info@afca.org.au

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



Account Number 06 7167 11932000

Statement Period 12 May 2022 - 11 Jun 2022

Closing Balance \$3,593.78 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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).

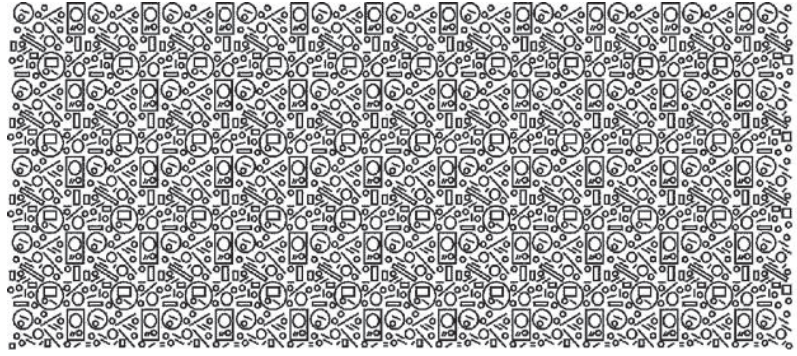
Date	Transaction	Debit	Credit	Balance
12 May 2022	OPENING BALANCE			\$3,593.78 CR
11 Jun 2022	CLOSING BALANCE			\$3,593.78 CR
	Opening balance			\$3,593.78 CR
	- Total debits	Nil		
	+ Total credits		Nil	
	= Closing balance			\$3,593.78 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.20%

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

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, website for more information.

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

Email: info@afca.org.au

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



Account Number 06 7167 11932000

Statement Period 12 Jun 2022 - 11 Jul 2022

Closing Balance \$3,593.78 CR

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



027

TOUS PTY LTD AND
 TOUS SUPER FUND
 58 GARNETT RD
 WHEELERS HILL VIC 3150

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.

The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

Name: TOUS PTY LTD ITF TOUS SUPER 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).

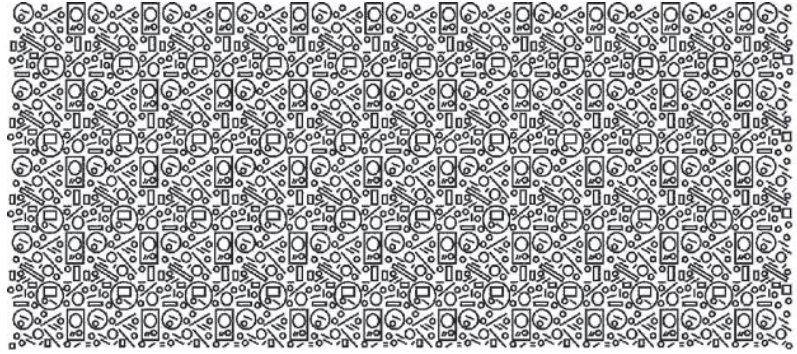
Date	Transaction	Debit	Credit	Balance			
12 Jun 2022	OPENING BALANCE			\$3,593.78 CR			
11 Jul 2022	CLOSING BALANCE			\$3,593.78 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$3,593.78 CR		Nil		Nil		\$3,593.78 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.05%
	\$100,000.00 - \$249,999.99	0.10%
	\$250,000.00 - \$499,999.99	0.15%
	\$500,000.00 and over	0.35%

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

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, website for more information.

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

Email: info@afca.org.au

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

1. Charles Schwab – We still require the statement to confirm the year-end closing balances for audit purpose. Please provide portfolio report or any other report which shows the year-end asset holding balances and market values including cash account as at 30/06/2022. - I have been in contact with support staff at Charles Schwab and they advise that Charles Schwab being a US company follow US tax rules. Hence, they only provide monthly brokerage statements and that their year end reports are only provided by January of the following year as their financial year is from December to December. Hence, as you can see, they provided a Year End Summary for US Tax Year 2021 in January 2022. They mentioned that their other Australian clients would use the monthly brokerage statements in between. In my case, I have included 2022 monthly brokerage statements for the months of February, March and May. There was no end of June 2022 brokerage statement because there was no transaction and/or any activity during that month. They say that their system will only create a report if and when any transaction and activity have occurred. This was evident in the 2021 monthly brokerage statements whereby the system only created statements for June, July, August, September, November and December. No report was created as they was no activity in the month of October. Hope that helps.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
July 1-31, 2021

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

For the most current records on your account visit us at

international.schwab.com *Statements are archived up to 10 years online*

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
July 1-31, 2021

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



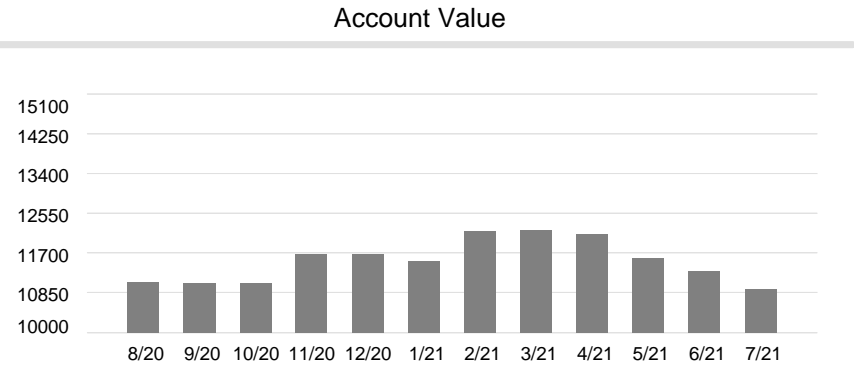
Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

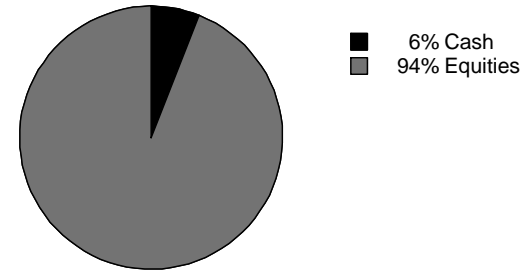
Statement Period
July 1-31, 2021

Account Value as of 07/31/2021: \$ 10,934.10

Change in Account Value	This Period	Year to Date
Starting Value	\$ 11,318.58	\$ 11,681.56
Credits	0.00	0.00
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(384.48)	(747.46)
Ending Value on 07/31/2021	\$ 10,934.10	\$ 10,934.10
Total Change in Account Value	\$ (384.48) (3.40)%	\$ (747.46) (6.40)%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 618.90	6%
Equities	10,315.20	94%
Total Assets Long	\$ 10,934.10	
Total Account Value	\$ 10,934.10	100%





Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
July 1-31, 2021

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(1,588.96)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash Transactions Summary

	This Period	Year to Date
Starting Cash *	\$ 8,549.94	\$ 9,108.12
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	8,328.50
Dividends and Interest	0.00	0.00
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(7,931.04)	(16,817.72)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	(7,931.04)	(8,489.22)
Ending Cash *	\$ 618.90	\$ 618.90

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
July 1-31, 2021

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	8,549.94	618.90	6%
Total Cash	8,549.94	618.90	6%
Total Cash		618.90	6%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
CAPITAL ONE FC SYMBOL: COF	48.0000	161.70000	7,761.60 7,931.04	71%	(169.44)	0.98%	76.80
DELTA AIR LINES INC DEL SYMBOL: DAL	64.0000	39.90000	2,553.60 3,973.12	23%	(1,419.52)	N/A	N/A
Total Equities	112.0000		10,315.20	94%	(1,588.96)		76.80
		Total Cost Basis:	11,904.16				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® International Account of
 YIN O CHEE & LINDA CHEE TTEE
 TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
 6359-1822

Statement Period
 July 1-31, 2021

Total Investment Detail	10,934.10
Total Account Value	10,934.10
Total Cost Basis	11,904.16

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
07/15/21	07/13/21	Bought	CAPITAL ONE FC: COF	48.0000	165.2300	(7,931.04)
Total Equities Activity						(7,931.04)
Total Purchases & Sales						(7,931.04)
Total Transaction Detail						(7,931.04)

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
August 1-31, 2021

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

For the most current records on your account visit us at

international.schwab.com *Statements are archived up to 10 years online*

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
August 1-31, 2021

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



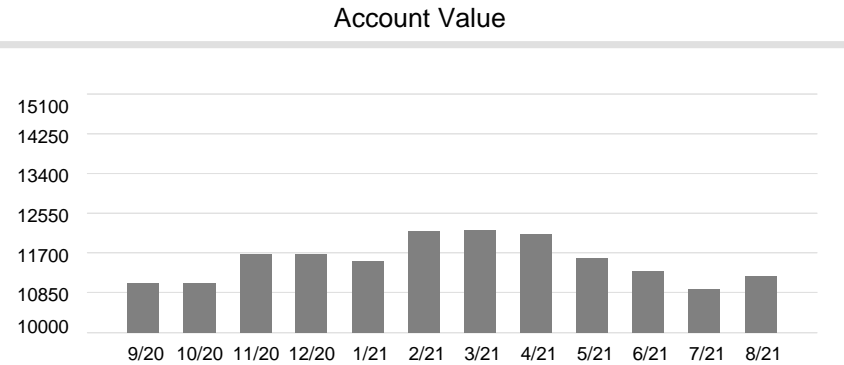
Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

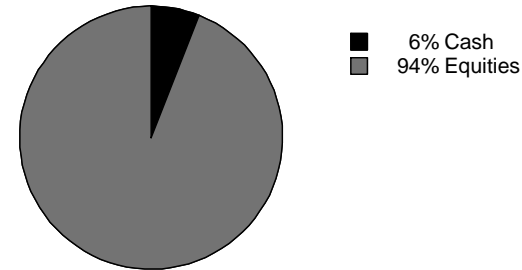
Statement Period
August 1-31, 2021

Account Value as of 08/31/2021: \$ 11,222.58

Change in Account Value	This Period	Year to Date
Starting Value	\$ 10,934.10	\$ 11,681.56
Credits	57.60	57.60
Debits	(8.64)	(8.64)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	239.52	(507.94)
Ending Value on 08/31/2021	\$ 11,222.58	\$ 11,222.58
Total Change in Account Value	\$ 288.48	\$ (458.98)
	2.64%	(3.93)%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 667.86	6%
Equities	10,554.72	94%
Total Assets Long	\$ 11,222.58	
Total Account Value	\$ 11,222.58	100%



To explore the features of this statement visit [schwab.com/premiumstatement](https://www.schwab.com/premiumstatement)



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
August 1-31, 2021

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(1,349.44)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	57.60	0.00	57.60
Total Income	0.00	57.60	0.00	57.60

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 618.90	\$ 9,108.12
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	8,328.50
Dividends and Interest	57.60	57.60
Withdrawals and other Debits	(8.64)	(8.64)
Investments Purchased	0.00	(16,817.72)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	48.96	(8,440.26)
Ending Cash *	\$ 667.86	\$ 667.86

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
August 1-31, 2021

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	618.90	667.86	6%
Total Cash	618.90	667.86	6%
Total Cash		667.86	6%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			<i>Cost Basis</i>				
CAPITAL ONE FC SYMBOL: COF	48.0000	165.97000	7,966.56 7,931.04	71%	35.52	0.96%	76.80
DELTA AIR LINES INC DEL SYMBOL: DAL	64.0000	40.44000	2,588.16 3,973.12	23%	(1,384.96)	N/A	N/A
Total Equities	112.0000		10,554.72	94%	(1,349.44)		76.80
		Total Cost Basis:	11,904.16				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
August 1-31, 2021

Total Investment Detail	11,222.58
Total Account Value	11,222.58
Total Cost Basis	11,904.16

Transaction Detail - Deposits & Withdrawals

Transaction Process					
Date	Date	Activity	Description	Location	Credit/(Debit)
08/20/21	08/20/21	NRA Tax	CAPITAL ONE FC		(4.32)
08/20/21	08/20/21	NRA Tax	CAPITAL ONE FC		(4.32)
Total Deposits & Withdrawals					(8.64)

The total deposits activity for the statement period was \$0.00. The total withdrawals activity for the statement period was \$8.64.

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process					
Date	Date	Activity	Description		Credit/(Debit)
08/20/21	08/20/21	Qualified Dividend	CAPITAL ONE FC: COF		28.80
08/20/21	08/20/21	Spec Qual Div	CAPITAL ONE FC: COF		28.80
Total Dividends & Interest					57.60

Total Transaction Detail	48.96
---------------------------------	--------------

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
September 1-30, 2021

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

For the most current records on your account visit us at

international.schwab.com *Statements are archived up to 10 years online*

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
September 1-30, 2021

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



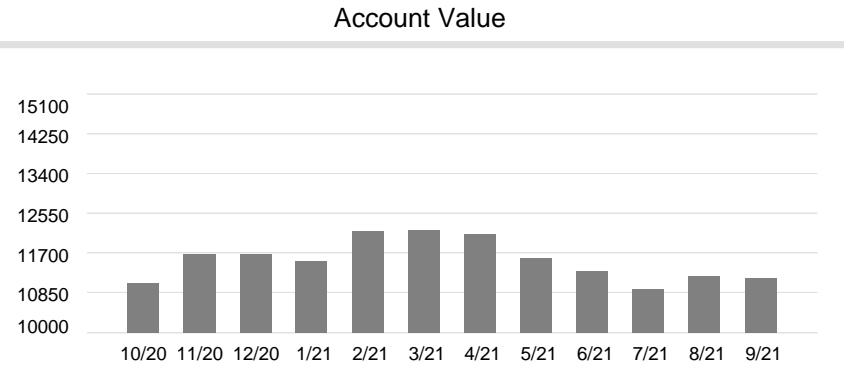
Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

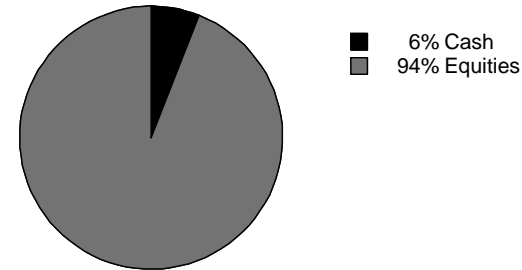
Statement Period
September 1-30, 2021

Account Value as of 09/30/2021: \$ 11,169.46

Change in Account Value	This Period	Year to Date
Starting Value	\$ 11,222.58	\$ 11,681.56
Credits	0.00	57.60
Debits	0.00	(8.64)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(53.12)	(561.06)
Ending Value on 09/30/2021	\$ 11,169.46	\$ 11,169.46
Total Change in Account Value	\$ (53.12)	\$ (512.10)
	>(1)%	(4.38)%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 667.86	6%
Equities	10,501.60	94%
Total Assets Long	\$ 11,169.46	
Total Account Value	\$ 11,169.46	100%



To explore the features of this statement visit [schwab.com/premiumstatement](https://www.schwab.com/premiumstatement)



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
September 1-30, 2021

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(1,402.56)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	0.00	0.00	57.60
Total Income	0.00	0.00	0.00	57.60

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 667.86	\$ 9,108.12
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	8,328.50
Dividends and Interest	0.00	57.60
Withdrawals and other Debits	0.00	(8.64)
Investments Purchased	0.00	(16,817.72)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	(8,440.26)
Ending Cash *	\$ 667.86	\$ 667.86

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
September 1-30, 2021

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	667.86	667.86	6%
Total Cash	667.86	667.86	6%
Total Cash		667.86	6%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
CAPITAL ONE FC SYMBOL: COF	48.0000	161.97000	7,774.56 7,931.04	70%	(156.48)	0.98%	76.80
DELTA AIR LINES INC DEL SYMBOL: DAL	64.0000	42.61000	2,727.04 3,973.12	24%	(1,246.08)	N/A	N/A
Total Equities	112.0000		10,501.60	94%	(1,402.56)		76.80
		Total Cost Basis:	11,904.16				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
September 1-30, 2021

Total Investment Detail	11,169.46
Total Account Value	11,169.46
Total Cost Basis	11,904.16

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
October 1, 2021 to
November 30, 2021

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

For the most current records on your account visit us at

international.schwab.com *Statements are archived up to 10 years online*

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
October 1, 2021 to
November 30, 2021

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



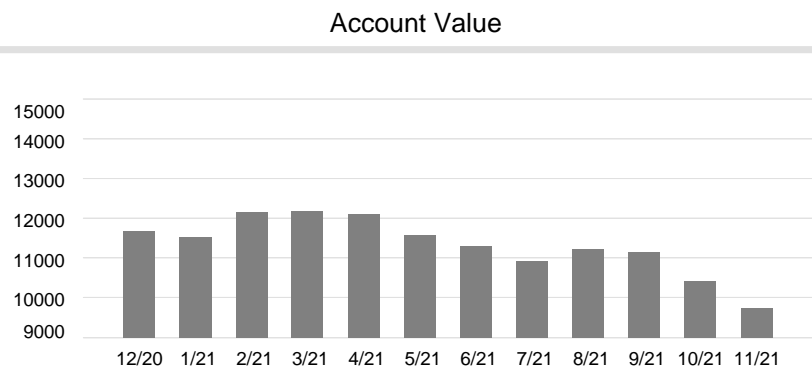
Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

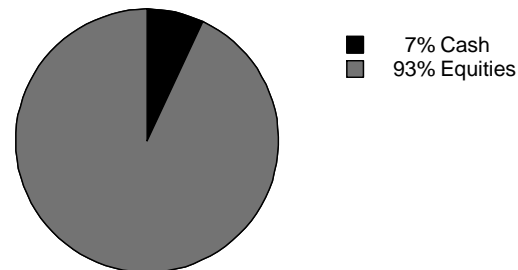
Statement Period
**October 1, 2021 to
 November 30, 2021**

Account Value as of 11/30/2021: \$ 9,754.58

Change in Account Value	This Period	Year to Date
Starting Value	\$ 11,169.46	\$ 11,681.56
Credits	28.80	86.40
Debits	(4.32)	(12.96)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(1,439.36)	(2,000.42)
Ending Value on 11/30/2021	\$ 9,754.58	\$ 9,754.58
Total Change in Account Value	\$ (1,414.88) (12.67)%	\$ (1,926.98) (16.50)%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 692.34	7%
Equities	9,062.24	93%
Total Assets Long	\$ 9,754.58	
Total Account Value	\$ 9,754.58	100%





Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
October 1, 2021 to
November 30, 2021

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(2,841.92)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	28.80	0.00	86.40
Total Income	0.00	28.80	0.00	86.40

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 667.86	\$ 9,108.12
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	8,328.50
Dividends and Interest	28.80	86.40
Withdrawals and other Debits	(4.32)	(12.96)
Investments Purchased	0.00	(16,817.72)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	24.48	(8,415.78)
Ending Cash *	\$ 692.34	\$ 692.34

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
October 1, 2021 to
November 30, 2021

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	667.86	692.34	7%
Total Cash	667.86	692.34	7%
Total Cash		692.34	7%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			<i>Cost Basis</i>				
CAPITAL ONE FC SYMBOL: COF	48.0000	140.53000	6,745.44 7,931.04	69%	(1,185.60)	1.70%	115.20
DELTA AIR LINES INC DEL SYMBOL: DAL	64.0000	36.20000	2,316.80 3,973.12	24%	(1,656.32)	N/A	N/A
Total Equities	112.0000		9,062.24	93%	(2,841.92)		115.20
		Total Cost Basis:	11,904.16				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
**October 1, 2021 to
 November 30, 2021**

Total Investment Detail	9,754.58
Total Account Value	9,754.58
Total Cost Basis	11,904.16

Transaction Detail - Deposits & Withdrawals

Transaction Process					
Date	Date	Activity	Description	Location	Credit/(Debit)
11/26/21	11/26/21	NRA Tax	CAPITAL ONE FC		(4.32)
Total Deposits & Withdrawals					(4.32)

The total deposits activity for the statement period was \$0.00. The total withdrawals activity for the statement period was \$4.32.

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process					
Date	Date	Activity	Description		Credit/(Debit)
11/26/21	11/26/21	Qualified Dividend	CAPITAL ONE FC: COF		28.80
Total Dividends & Interest					28.80

Total Transaction Detail	24.48
---------------------------------	--------------

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
December 1-31, 2021

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

For the most current records on your account visit us at

international.schwab.com *Statements are archived up to 10 years online*

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
December 1-31, 2021

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



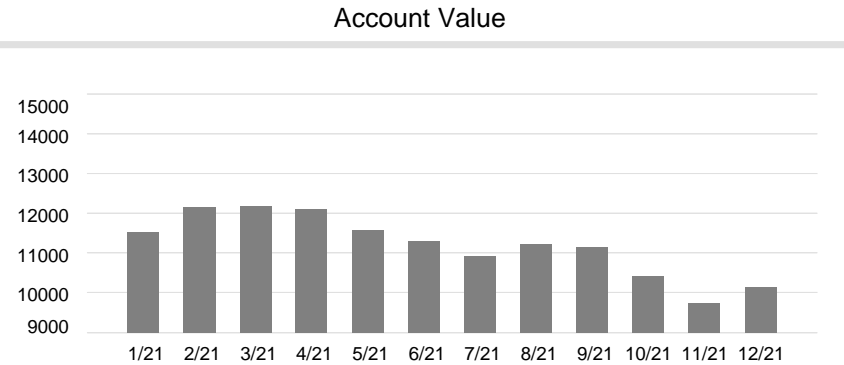
Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

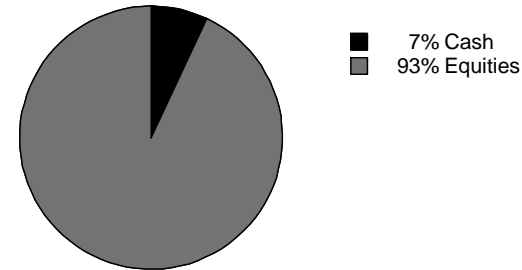
Statement Period
December 1-31, 2021

Account Value as of 12/31/2021: \$ 10,157.78

Change in Account Value	This Period	Year to Date
Starting Value	\$ 9,754.58	\$ 11,681.56
Credits	0.00	86.40
Debits	0.00	(12.96)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	403.20	(1,597.22)
Ending Value on 12/31/2021	\$ 10,157.78	\$ 10,157.78
Total Change in Account Value	\$ 403.20	\$ (1,523.78)
	4.13%	(13.04)%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 692.34	7%
Equities	9,465.44	93%
Total Assets Long	\$ 10,157.78	
Total Account Value	\$ 10,157.78	100%





Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
December 1-31, 2021

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(2,438.72)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	0.00	0.00	86.40
Total Income	0.00	0.00	0.00	86.40

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 692.34	\$ 9,108.12
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	8,328.50
Dividends and Interest	0.00	86.40
Withdrawals and other Debits	0.00	(12.96)
Investments Purchased	0.00	(16,817.72)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	(8,415.78)
Ending Cash *	\$ 692.34	\$ 692.34

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
December 1-31, 2021

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	692.34	692.34	7%
Total Cash	692.34	692.34	7%
Total Cash		692.34	7%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			<i>Cost Basis</i>				
CAPITAL ONE FC SYMBOL: COF	48.0000	145.09000	6,964.32 7,931.04	69%	(966.72)	1.65%	115.20
DELTA AIR LINES INC DEL SYMBOL: DAL	64.0000	39.08000	2,501.12 3,973.12	25%	(1,472.00)	N/A	N/A
Total Equities	112.0000		9,465.44	93%	(2,438.72)		115.20
		Total Cost Basis:	11,904.16				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
December 1-31, 2021

Total Investment Detail	10,157.78
Total Account Value	10,157.78
Total Cost Basis	11,904.16

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
January 1, 2022 to
February 28, 2022

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

For the most current records on your account visit us at

international.schwab.com *Statements are archived up to 10 years online*

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
January 1, 2022 to
February 28, 2022

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



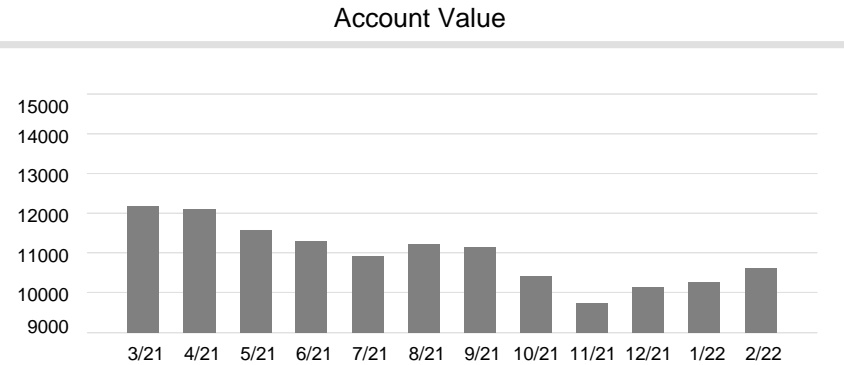
Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

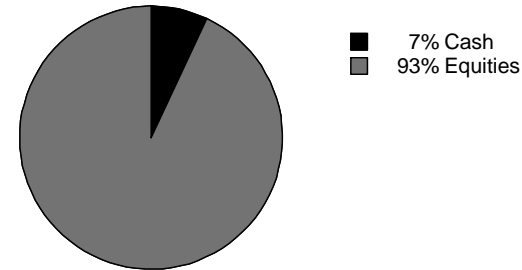
Statement Period
**January 1, 2022 to
 February 28, 2022**

Account Value as of 02/28/2022: \$ 10,628.66

Change in Account Value	This Period	Year to Date
Starting Value	\$ 10,157.78	\$ 10,157.78
Credits	28.80	28.80
Debits	(4.32)	(4.32)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	446.40	446.40
Ending Value on 02/28/2022	\$ 10,628.66	\$ 10,628.66
Total Change in Account Value	\$ 470.88	\$ 470.88
	4.64%	4.64%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 716.82	7%
Equities	9,911.84	93%
Total Assets Long	\$ 10,628.66	
Total Account Value	\$ 10,628.66	100%





Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
January 1, 2022 to
February 28, 2022

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(1,992.32)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	28.80	0.00	28.80
Total Income	0.00	28.80	0.00	28.80

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 692.34	\$ 692.34
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	0.00
Dividends and Interest	28.80	28.80
Withdrawals and other Debits	(4.32)	(4.32)
Investments Purchased	0.00	0.00
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	24.48	24.48
Ending Cash *	\$ 716.82	\$ 716.82

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
January 1, 2022 to
February 28, 2022

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	692.34	716.82	7%
Total Cash	692.34	716.82	7%
Total Cash		716.82	7%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			<i>Cost Basis</i>				
CAPITAL ONE FC SYMBOL: COF	48.0000	153.27000	7,356.96 7,931.04	69%	(574.08)	1.56%	115.20
DELTA AIR LINES INC DEL SYMBOL: DAL	64.0000	39.92000	2,554.88 3,973.12	24%	(1,418.24)	N/A	N/A
Total Equities	112.0000		9,911.84	93%	(1,992.32)		115.20
		Total Cost Basis:	11,904.16				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
January 1, 2022 to
February 28, 2022

Total Investment Detail	10,628.66
Total Account Value	10,628.66
Total Cost Basis	11,904.16

Transaction Detail - Deposits & Withdrawals

Transaction Process					
Date	Date	Activity	Description	Location	Credit/(Debit)
02/25/22	02/25/22	NRA Tax	CAPITAL ONE FC		(4.32)
Total Deposits & Withdrawals					(4.32)

The total deposits activity for the statement period was \$0.00. The total withdrawals activity for the statement period was \$4.32.

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process					
Date	Date	Activity	Description		Credit/(Debit)
02/25/22	02/25/22	Qualified Dividend	CAPITAL ONE FC: COF		28.80
Total Dividends & Interest					28.80
Total Transaction Detail					24.48

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
March 1-31, 2022

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

For the most current records on your account visit us at

international.schwab.com *Statements are archived up to 10 years online*

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
March 1-31, 2022

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

© 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



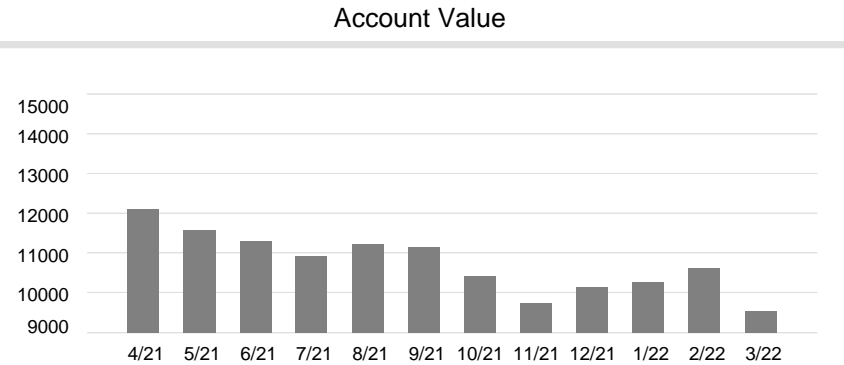
Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

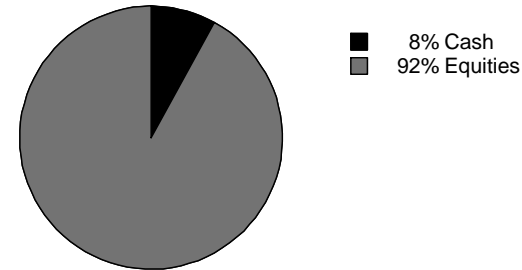
Statement Period
March 1-31, 2022

Account Value as of 03/31/2022: \$ 9,551.22

Change in Account Value	This Period	Year to Date
Starting Value	\$ 10,628.66	\$ 10,157.78
Credits	0.00	28.80
Debits	0.00	(4.32)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(1,077.44)	(631.04)
Ending Value on 03/31/2022	\$ 9,551.22	\$ 9,551.22
Total Change in Account Value	\$ (1,077.44) (10.14)%	\$ (606.56) (5.97)%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 716.82	8%
Equities	8,834.40	92%
Total Assets Long	\$ 9,551.22	
Total Account Value	\$ 9,551.22	100%



To explore the features of this statement visit [schwab.com/premiumstatement](https://www.schwab.com/premiumstatement)



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
March 1-31, 2022

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(3,069.76)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	0.00	0.00	28.80
Total Income	0.00	0.00	0.00	28.80

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 716.82	\$ 692.34
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	0.00
Dividends and Interest	0.00	28.80
Withdrawals and other Debits	0.00	(4.32)
Investments Purchased	0.00	0.00
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	24.48
Ending Cash *	\$ 716.82	\$ 716.82

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
March 1-31, 2022

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	716.82	716.82	8%
Total Cash	716.82	716.82	8%
Total Cash		716.82	8%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
CAPITAL ONE FC SYMBOL: COF	48.0000	131.29000	6,301.92 7,931.04	66%	(1,629.12)	1.82%	115.20
DELTA AIR LINES INC DEL SYMBOL: DAL	64.0000	39.57000	2,532.48 3,973.12	27%	(1,440.64)	N/A	N/A
Total Equities	112.0000		8,834.40	92%	(3,069.76)		115.20
		Total Cost Basis:	11,904.16				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
March 1-31, 2022

Total Investment Detail	9,551.22
Total Account Value	9,551.22
Total Cost Basis	11,904.16

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
April 1, 2022 to
May 31, 2022

Manage Your Account

Questions about this statement

+1-415-667-8400 - Customer service

For the most current records on your account visit us at

international.schwab.com *Statements are archived up to 10 years online*

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
April 1, 2022 to
May 31, 2022

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners.

Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation. © 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



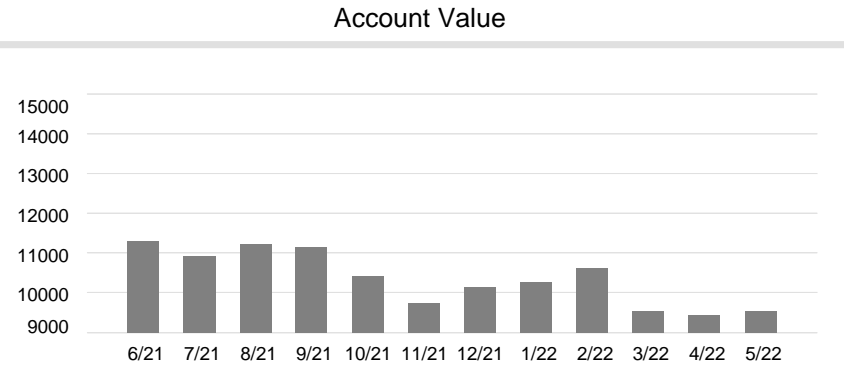
Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

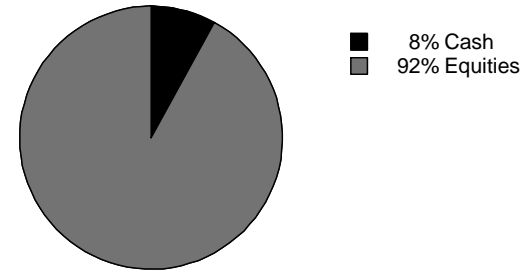
Statement Period
April 1, 2022 to
May 31, 2022

Account Value as of 05/31/2022: \$ 9,546.74

Change in Account Value	This Period	Year to Date
Starting Value	\$ 9,551.22	\$ 10,157.78
Credits	28.80	57.60
Debits	(4.32)	(8.64)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(28.96)	(660.00)
Ending Value on 05/31/2022	\$ 9,546.74	\$ 9,546.74
Total Change in Account Value	\$ (4.48)	\$ (611.04)
	>(1)%	(6.02)%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 741.30	8%
Equities	8,805.44	92%
Total Assets Long	\$ 9,546.74	
Total Account Value	\$ 9,546.74	100%



To explore the features of this statement visit [schwab.com/premiumstatement](https://www.schwab.com/premiumstatement)



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
April 1, 2022 to
May 31, 2022

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$(3,098.72)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	28.80	0.00	57.60
Total Income	0.00	28.80	0.00	57.60

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 716.82	\$ 692.34
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	0.00
Dividends and Interest	28.80	57.60
Withdrawals and other Debits	(4.32)	(8.64)
Investments Purchased	0.00	0.00
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	24.48	48.96
Ending Cash *	\$ 741.30	\$ 741.30

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
April 1, 2022 to
May 31, 2022

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	716.82	741.30	8%
Total Cash	716.82	741.30	8%
Total Cash		741.30	8%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
			<i>Cost Basis</i>				
CAPITAL ONE FC SYMBOL: COF	48.0000	127.86000	6,137.28 7,931.04	64%	(1,793.76)	1.87%	115.20
DELTA AIR LINES INC DEL SYMBOL: DAL	64.0000	41.69000	2,668.16 3,973.12	28%	(1,304.96)	N/A	N/A
Total Equities	112.0000		8,805.44	92%	(3,098.72)		115.20
		Total Cost Basis:	11,904.16				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Statement Period
April 1, 2022 to
May 31, 2022

Total Investment Detail	9,546.74
Total Account Value	9,546.74
Total Cost Basis	11,904.16

Transaction Detail - Deposits & Withdrawals

Transaction Process					
Date	Date	Activity	Description	Location	Credit/(Debit)
05/27/22	05/27/22	NRA Tax	CAPITAL ONE FC		(4.32)
Total Deposits & Withdrawals					(4.32)

The total deposits activity for the statement period was \$0.00. The total withdrawals activity for the statement period was \$4.32.

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process					
Date	Date	Activity	Description		Credit/(Debit)
05/27/22	05/27/22	Qualified Dividend	CAPITAL ONE FC: COF		28.80
Total Dividends & Interest					28.80
Total Transaction Detail					24.48

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT ROAD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$240.25 Cr
Total credits	\$0.03
Total debits	\$0.00
Closing balance	\$240.28 Cr

Statement starts 30 April 2021
Statement ends 29 July 2021

Outlet Details

Brandon Park
Shop 52, Brandon Park Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-571-4126

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Apr 2021	Brought forward			240.25 Cr
30 Apr 2021	Interest.....		0.01	240.26 Cr
31 May 2021	Interest.....		0.01	240.27 Cr
30 Jun 2021	Interest.....		0.01	240.28 Cr
1 Jul 2021	***** The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2020/21 Tax Return Credit Interest Paid - 2020/21 Financial Year 0.05 Resident Withholding Tax - 2020/21 Financial Year 0.00 If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			240.28 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.
We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.
For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

210/34/01/NO22074/S038694/ID71607



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT RD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$185.32	Cr
Total credits	\$0.02	
Total debits	\$0.00	
Closing balance	\$185.34	Cr

Statement starts 30 October 2021
Statement ends 28 January 2022

Outlet Details

Brandon Park
Shop 52, Brandon Park Shopping Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-571-4126

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Oct 2021	Brought forward			185.32 Cr
30 Nov 2021	Interest.....		0.01	185.33 Cr
31 Dec 2021	Interest.....		0.01	185.34 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

028/34/01/N053476/S094759/1189517



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT RD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$185.34 Cr
Total credits	\$0.04
Total debits	\$0.00
Closing balance	\$185.38 Cr

Statement starts 29 January 2022
Statement ends 29 April 2022

Outlet Details

Brandon Park
Shop 52, Brandon Park Shopping Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-571-4126

For Your Information

NAB is aware that Australians are being targeted with investment scams promising lucrative returns. Some investment scams may impersonate NAB. Be wary of any opportunity promoting significant returns in short time frames. Before transferring any money to an investment company, check the Australian Securities and Investments Commission's (ASIC) list of companies that you shouldn't deal with at moneysmart.gov.au/companies-you-should-not-deal-with. If you believe that you've paid money to an investment scam, please contact NAB on 13 22 65 and say, "Fraud Assist". Learn how to protect yourself at nab.com.au/security.

Transaction Details

Date	Particulars	Debits	Credits	Balance
29 Jan 2022	Brought forward			185.34 Cr
31 Jan 2022	Interest.....		0.01	185.35 Cr
28 Feb 2022	Interest.....		0.01	185.36 Cr
31 Mar 2022	Interest.....		0.01	185.37 Cr
29 Apr 2022	Interest.....		0.01	185.38 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

11/9/24/03/001/6948/S02.3446/7D46891



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT RD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$185.38	Cr
Total credits	\$11,786.23	
Total debits	\$259.00	
Closing balance	\$11,712.61	Cr

Statement starts 30 April 2022
Statement ends 29 July 2022

Outlet Details

Brandon Park
Shop 52, Brandon Park Shopping Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-571-4126

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Apr 2022	Brought forward			185.38 Cr
31 May 2022	Interest.....		0.01	185.39 Cr
30 Jun 2022	Interest.....		0.01	185.40 Cr
1 Jul 2022	***** The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2021/22 Tax Return Credit Interest Paid - 2021/22 Financial Year 0.12 Resident Withholding Tax - 2021/22 Financial Year 0.00 If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			185.40 Cr
8 Jul 2022	Tfr to Accu NAB.....		11,783.63	
	Internet Bpay Tax Office Payments 551009277102722221.....	259.00		11,710.03 Cr
29 Jul 2022	Interest.....		2.58	11,712.61 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

210/3403/A0-03253/S066877/L133753



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT ROAD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$613.45 Cr
Total credits	\$0.06
Total debits	\$0.00
Closing balance	\$613.51 Cr

Statement starts 30 April 2021
Statement ends 29 July 2021

Outlet Details

Brandon Park
Shop 52, Brandon Park Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-659-8964

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Apr 2021	Brought forward			613.45 Cr
30 Apr 2021	Interest.....		0.02	613.47 Cr
31 May 2021	Interest.....		0.02	613.49 Cr
30 Jun 2021	Interest.....		0.02	613.51 Cr
1 Jul 2021	***** The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2020/21 Tax Return Credit Interest Paid - 2020/21 Financial Year 0.25 Resident Withholding Tax - 2020/21 Financial Year 0.00 If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			613.51 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

210/34/01/AM022073/S038605/ID071609



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT ROAD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$613.51	Cr
Total credits	\$5,090.09	
Total debits	\$5,090.00	
Closing balance	\$613.60	Cr

Statement starts 30 July 2021
Statement ends 29 October 2021

Outlet Details

Brandon Park
Shop 52, Brandon Park Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-659-8964

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Jul 2021	Brought forward			613.51 Cr
30 Jul 2021	Interest.....		0.02	613.53 Cr
9 Aug 2021	2020 Min Drawdown.....		5,090.00	
	Internet Transfer 2020 Min Drawdown.....	5,090.00		613.53 Cr
31 Aug 2021	Interest.....		0.03	613.56 Cr
1 Sep 2021	-----			
	Monthly Transaction Summary	Number	Unit Cost	Fee
	Internet Transfer NAB	1	\$0.00	\$0.00
	Total Transaction Fees			\$0.00
	Less Transaction Rebate			\$0.00
	Transaction Fees Less Rebate			\$0.00
	Account Service Fee			\$0.00
	Fee Charged			\$0.00

				613.56 Cr
30 Sep 2021	Interest.....		0.02	613.58 Cr
29 Oct 2021	Interest.....		0.02	613.60 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

302/3402/M073892/S107688/TL15375



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT RD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$613.60	Cr
Total credits	\$0.05	
Total debits	\$0.00	
Closing balance	\$613.65	Cr

Statement starts 30 October 2021

Statement ends 28 January 2022

Outlet Details

Brandon Park
Shop 52, Brandon Park Shopping Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-659-8964

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Oct 2021	Brought forward			613.60 Cr
30 Nov 2021	Interest.....		0.03	613.63 Cr
31 Dec 2021	Interest.....		0.02	613.65 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

028/34/01/N053477/5094760/1189519



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT RD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$613.65 Cr
Total credits	\$0.08
Total debits	\$0.00
Closing balance	\$613.73 Cr

Statement starts 29 January 2022
Statement ends 29 April 2022

Outlet Details

Brandon Park
Shop 52, Brandon Park Shopping Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-659-8964

Transaction Details

Date	Particulars	Debits	Credits	Balance
29 Jan 2022	Brought forward			613.65 Cr
31 Jan 2022	Interest.....		0.02	613.67 Cr
28 Feb 2022	Interest.....		0.02	613.69 Cr
31 Mar 2022	Interest.....		0.02	613.71 Cr
29 Apr 2022	Interest.....		0.02	613.73 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

11/9/34/03/A01/6949/S023447/ID06893



NAB Cash Manager

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



A 3-175
TOUS PTY LTD ATF TOUS SUPER FUND
58 GARNETT RD
WHEELERS HILL VIC 3150

Account Balance Summary

Opening balance	\$613.73	Cr
Total credits	\$74,404.03	
Total debits	\$5,000.00	
Closing balance	\$70,017.76	Cr

Statement starts 30 April 2022
Statement ends 29 July 2022

Outlet Details

Brandon Park
Shop 52, Brandon Park Shopping Centre
608 Ferntree Gully Rd, Wheelers Hill VIC 3150

Account Details

TOUS PTY LTD ATF TOUS SUPER FUND
BSB number 083-175
Account number 11-659-8964

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Apr 2022	Brought forward			613.73 Cr
31 May 2022	Interest.....		0.03	613.76 Cr
22 Jun 2022	From Ubank Pension		5,000.00	5,613.76 Cr
23 Jun 2022	Online R0446213388 Minimum Drawdown Tous Super.....	5,000.00		613.76 Cr
30 Jun 2022	Interest.....		0.03	613.79 Cr
1 Jul 2022	-----			

Monthly Transaction Summary	Number	Unit Cost	Fee
Internet Transfer NAB	1	\$0.00	\$0.00
Total Transaction Fees			\$0.00
Less Transaction Rebate			\$0.00
Transaction Fees Less Rebate			\$0.00
Account Service Fee			\$0.00
Fee Charged			\$0.00

The Following Information Concerning This Account Is
Provided To Assist In Preparing Your 2021/22 Tax Return

Credit Interest Paid - 2021/22 Financial Year	0.28
Resident Withholding Tax - 2021/22 Financial Year	0.00

If You Have Any Queries, Please Call The Account Enquiries
Number On The Top Of This Statement.

8 Jul 2022	Tfr to NAB Pension.....	69,388.53	70,002.32	Cr
29 Jul 2022	Interest.....	15.44	70,017.76	Cr

210/3403/M043254/S066878/PL33755

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80



000/047414
TOUS Super Fund
58 GARNETT RD
WHEELERS HILL VIC 3150

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

Your account	Statement period	Your account activity summary	
TOUS Super Fund	Starts 01 July 2021	Opening balance	\$13,018.81 Cr
BSB number 082-991	Ends 31 December 2021	Total credits	\$18.68
Account number 37-444-2241		Total debits	\$550.00
		Closing Balance	\$12,487.49Cr
		Interest Credited TFY*	\$18.68
		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			\$13,018.81 Cr
31/07/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jul-2021 TO 31-Jul-2021 IS : 0.2 %			\$13,018.81 Cr
31/07/2021	Interest for 01/07/2021 - 31/07/2021		\$3.87	\$13,022.68 Cr
01/08/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Aug-2021 IS : 0.15 % P.A			\$13,022.68 Cr
09/08/2021	Regular Transfer to 10417929 Initial Audit Fee	\$550.00		\$12,472.68 Cr
31/08/2021	Interest for 01/08/2021 - 31/08/2021		\$1.61	\$12,474.29 Cr
30/09/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Sep-2021 TO 30-Sep-2021 IS : 0.2 %			\$12,474.29 Cr
30/09/2021	Interest for 01/09/2021 - 30/09/2021		\$3.59	\$12,477.88 Cr
01/10/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Oct-2021 IS : 0.15 % P.A			\$12,477.88 Cr



001U7103 / E-47414 / S-55645 /

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

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at 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.

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
11/10/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 11-Oct-2021 IS : 0.1 % P.A			\$12,477.88 Cr
31/10/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Oct-2021 TO 31-Oct-2021 IS : 0.2 %			\$12,477.88 Cr
31/10/2021	Interest for 01/10/2021 - 31/10/2021		\$3.35	\$12,481.23 Cr
01/11/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Nov-2021 IS : 0.1 % P.A			\$12,481.23 Cr
30/11/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Nov-2021 TO 30-Nov-2021 IS : 0.2 %			\$12,481.23 Cr
30/11/2021	Interest for 01/11/2021 - 30/11/2021		\$3.08	\$12,484.31 Cr
01/12/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Dec-2021 IS : 0.1 % P.A			\$12,484.31 Cr
31/12/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Dec-2021 TO 31-Dec-2021 IS : 0.2 %			\$12,484.31 Cr
31/12/2021	Interest for 01/12/2021 - 31/12/2021		\$3.18	\$12,487.49 Cr
Totals		\$550.00	\$18.68	\$12,487.49Cr

001U7103 / E-47414 / S-556945 /



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80



0007037864
TOUS Super Fund
58 GARNETT RD
WHEELERS HILL VIC 3150

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

Your account	Statement period	Your account activity summary	
TOUS Super Fund	Starts 01 January 2022	Opening balance	\$12,487.49 Cr
BSB number 082-991	Ends 30 June 2022	Total credits	\$21.14
Account number 37-444-2241		Total debits	\$0.00
		Closing Balance	\$12,508.63Cr
		Interest Credited TFY*	\$39.82
		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			\$12,487.49 Cr
31/01/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jan-2022 TO 31-Jan-2022 IS : 0.2 %			\$12,487.49 Cr
31/01/2022	Interest for 01/01/2022 - 31/01/2022		\$3.18	\$12,490.67 Cr
01/02/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Feb-2022 IS : 0.1 % P.A			\$12,490.67 Cr
28/02/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Feb-2022 TO 28-Feb-2022 IS : 0.2 %			\$12,490.67 Cr
28/02/2022	Interest for 01/02/2022 - 28/02/2022		\$2.87	\$12,493.54 Cr
01/03/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Mar-2022 IS : 0.1 % P.A			\$12,493.54 Cr
31/03/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Mar-2022 TO 31-Mar-2022 IS : 0.2 %			\$12,493.54 Cr
31/03/2022	Interest for 01/03/2022 - 31/03/2022		\$3.18	\$12,496.72 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

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at 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-37864 / S-44823 /

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/04/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Apr-2022 IS : 0.1 % P,A			\$12,496.72 Cr
30/04/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Apr-2022 TO 30-Apr-2022 IS : 0.2 %			\$12,496.72 Cr
30/04/2022	Interest for 01/04/2022 - 30/04/2022		\$3.08	\$12,499.80 Cr
01/05/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-May-2022 IS : 0.1 % P,A			\$12,499.80 Cr
31/05/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-May-2022 TO 31-May-2022 IS : 0.2 %			\$12,499.80 Cr
31/05/2022	Interest for 01/05/2022 - 31/05/2022		\$3.18	\$12,502.98 Cr
01/06/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jun-2022 IS : 0.1 % P,A			\$12,502.98 Cr
30/06/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jun-2022 TO 30-Jun-2022 IS : 0.45 %			\$12,502.98 Cr
30/06/2022	Interest for 01/06/2022 - 30/06/2022		\$5.65	\$12,508.63 Cr
Totals		\$0.00	\$21.14	\$12,508.63Cr

182U7103 / E-37864 / S-44823 /



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80



000/047415
TOUS Super Fund
58 GARNETT RD
WHEELERS HILL VIC 3150

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

Your account	Statement period	Your account activity summary	
TOUS Super Fund	Starts 01 July 2021	Opening balance	\$79,268.60 Cr
BSB number 082-991	Ends 31 December 2021	Total credits	\$111.69
Account number 37-637-0704		Total debits	\$5,090.00
		Closing Balance	\$74,290.29Cr
		Interest Credited TFY*	\$111.69
		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			\$79,268.60 Cr
31/07/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jul-2021 TO 31-Jul-2021 IS : 0.2 %			\$79,268.60 Cr
31/07/2021	Interest for 01/07/2021 - 31/07/2021		\$23.56	\$79,292.16 Cr
01/08/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Aug-2021 IS : 0.15 % P.A			\$79,292.16 Cr
09/08/2021	Funds Transfer to TOUS Pty.Ltd. ATF TOUS Super Fund 2020 Min Drawdown	\$5,090.00		\$74,202.16 Cr
31/08/2021	Interest for 01/08/2021 - 31/08/2021		\$9.62	\$74,211.78 Cr
30/09/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Sep-2021 TO 30-Sep-2021 IS : 0.2 %			\$74,211.78 Cr
30/09/2021	Interest for 01/09/2021 - 30/09/2021		\$21.35	\$74,233.13 Cr
01/10/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Oct-2021 IS : 0.15 % P.A			\$74,233.13 Cr



001U7103 / E-47415 / S-55646 /

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

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at 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.

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
11/10/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 11-Oct-2021 IS : 0.1 % P.A			\$74,233.13 Cr
31/10/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Oct-2021 TO 31-Oct-2021 IS : 0.2 %			\$74,233.13 Cr
31/10/2021	Interest for 01/10/2021 - 31/10/2021		\$19.93	\$74,253.06 Cr
01/11/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Nov-2021 IS : 0.1 % P.A			\$74,253.06 Cr
30/11/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Nov-2021 TO 30-Nov-2021 IS : 0.2 %			\$74,253.06 Cr
30/11/2021	Interest for 01/11/2021 - 30/11/2021		\$18.31	\$74,271.37 Cr
01/12/2021	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Dec-2021 IS : 0.1 % P.A			\$74,271.37 Cr
31/12/2021	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Dec-2021 TO 31-Dec-2021 IS : 0.2 %			\$74,271.37 Cr
31/12/2021	Interest for 01/12/2021 - 31/12/2021		\$18.92	\$74,290.29 Cr
Totals		\$5,090.00	\$111.69	\$74,290.29Cr

001U7103 / E-47415 / S-55946 /



U BANK

PO Box 1466
North Sydney, NSW 2059

ubank.com.au
13 30 80



0007037863
TOUS Super Fund
58 GARNETT RD
WHEELERS HILL VIC 3150

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

Your account	Statement period	Your account activity summary	
TOUS Super Fund	Starts 01 January 2022	Opening balance	\$74,290.29 Cr
BSB number 082-991	Ends 30 June 2022	Total credits	\$98.24
Account number 37-637-0704		Total debits	\$5,000.00
		Closing Balance	\$69,388.53Cr
		Interest Credited TFY*	\$209.93
		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			\$74,290.29 Cr
31/01/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Jan-2022 TO 31-Jan-2022 IS : 0.2 %			\$74,290.29 Cr
31/01/2022	Interest for 01/01/2022 - 31/01/2022		\$18.93	\$74,309.22 Cr
01/02/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Feb-2022 IS : 0.1 % P.A			\$74,309.22 Cr
28/02/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Feb-2022 TO 28-Feb-2022 IS : 0.2 %			\$74,309.22 Cr
28/02/2022	Interest for 01/02/2022 - 28/02/2022		\$17.10	\$74,326.32 Cr
01/03/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Mar-2022 IS : 0.1 % P.A			\$74,326.32 Cr
31/03/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Mar-2022 TO 31-Mar-2022 IS : 0.2 %			\$74,326.32 Cr
31/03/2022	Interest for 01/03/2022 - 31/03/2022		\$18.94	\$74,345.26 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

Don't want to receive paper statements? Change your settings so that you only receive your statements online. Simply login at 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-37863 / S-44822 /

Account activity

Date	Account activity details	Money out (Dr)	Money in (Cr)	Balance
01/04/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Apr-2022 IS : 0.1 % P.A			\$74,345.26 Cr
30/04/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-Apr-2022 TO 30-Apr-2022 IS : 0.2 %			\$74,345.26 Cr
30/04/2022	Interest for 01/04/2022 - 30/04/2022		\$18.33	\$74,363.59 Cr
01/05/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-May-2022 IS : 0.1 % P.A			\$74,363.59 Cr
31/05/2022	PLEASE NOTE INTEREST RATE MARGIN EFFECTIVE FROM 01-May-2022 TO 31-May-2022 IS : 0.2 %			\$74,363.59 Cr
31/05/2022	Interest for 01/05/2022 - 31/05/2022		\$18.95	\$74,382.54 Cr
01/06/2022	PLEASE NOTE INTEREST RATE EFFECTIVE FROM 01-Jun-2022 IS : 0.1 % P.A			\$74,382.54 Cr
22/06/2022	Funds Transfer to TOUSPty.Ltd. ATF TOUS Super Fund From UBank Pension	\$5,000.00		\$69,382.54 Cr
30/06/2022	Interest for 01/06/2022 - 30/06/2022		\$5.99	\$69,388.53 Cr
Totals		\$5,000.00	\$98.24	\$69,388.53 Cr

182U7103 / E-37863 / S-44822 /

74800 - Managed Investments (Overseas)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHKDTOUSAC	Saxo Capital Markets	1.000000	\$58,754.99	1.000000	\$58,058.77	1.2%
SHKDTOUSIN	Interactive Brokers Trading Account	1.000000	\$47,715.44	1.000000	\$44,616.49	6.95%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		2.000000	\$106,470.43	2.000000	\$102,675.26	

Supporting Documents

- Investment Movement Report [Report](#)
- AccountStatement_6946014_2021-07-01_2022-06-30.pdf [SHKDTOUSAC](#)
- Financial Statement - 1st July 2021 - 30th June 2022.pdf [SHKDTOUSAC](#)
- ClosedPositions_6946014_2021-07-01_2022-06-30.pdf [SHKDTOUSAC](#)
- Interactive_WP.pdf [SHKDTOUSIN](#)
- IB Trade Confirmations - U7233188_20210701_20220630.pdf [SHKDTOUSIN](#)
- SAXO_WP_2022.xlsx [SHKDTOUSAC](#)
- idends_6946014_2021-07-01_2022-06-30.pdf [SHKDTOUSAC](#)
- Executed_6946014_2021-07-01_2022-06-30.pdf [SHKDTOUSAC](#)
- lized Summary - U7233188_20210701_20220630.pdf [SHKDTOUSIN](#)
- IB Activity Statement - U7233188_20210701_20220630.pdf [SHKDTOUSIN](#)

Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

TOUS SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA CDIA ***2000		3,368.78		225.00					3,593.78	3,593.78
Charles Schwab Cash (USD)		11,372.63		339.48		(10,636.06)			1,076.05	1,076.05
NAB Cash Manager ***126		240.28		0.12		(55.00)			185.40	185.40
NAB Cash Manager ***964		613.51		10,090.28		(10,090.00)			613.79	613.79
UBank SMSF ***241		13,018.81		39.82		(550.00)			12,508.63	12,508.63
UBank USaver SMSF ***704		79,268.60		209.93		(10,090.00)			69,388.53	69,388.53
		107,882.61		10,904.63		(31,421.06)			87,366.18	87,366.18
Managed Investments (Overseas)										
SHKDTOUSIN - Interactive Brokers Trading Account	1.00	39,099.96		8,615.48				1.00	47,715.44	47,715.44
SHKDTOUSAC - Saxo Capital Markets	1.00	39,176.51		19,578.48				1.00	58,754.99	58,754.99
		78,276.47		28,193.96					106,470.43	106,470.43
Shares in Listed Companies (Australian)										
SPK.AX - Spark New Zealand Limited - Accumulation	950.00	3,059.95						950.00	3,059.95	4,113.50

TOUS SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		3,059.95							3,059.95	4,113.50
Shares in Listed Companies (Overseas)										
COF.NYE - Capital One Financial Corp.			48.00	10,605.83				48.00	10,605.83	7,259.57
DAL.NYE - Delta Air Lines, Inc.	64.00	5,752.31						64.00	5,752.31	2,691.36
		5,752.31		10,605.83					16,358.14	9,950.93
		194,971.34		49,704.42		(31,421.06)			213,254.70	207,901.04

SAXO WP_2022

Average rate 0.7258
EOY rate 0.6889

Account Value

	USD	AUD
AUD Account		\$ 6.52
USD Account	\$ 40,471.82	\$ 58,748.47
		\$ 58,754.99

USA	0.7514	0.7258	0.7256	0.6889	US dollar
-----	--------	--------	--------	--------	-----------

CGT Calc USD Account

	USD	AUD
Capital Gain/Loss	-\$ 2,313.14	-\$ 3,187.02

Income/Expenses

Dividends	\$ 357.66	\$ 492.78
Withholding Tax	-\$ 53.65	-\$ 73.92
Client Custody Fee	-\$ 45.27	-\$ 62.37

Account Statement Report

01-Jul-2021 - 30-Jun-2022

Generated at: 30-Jul-2022 04:23:46 (UTC)



Saxo Capital Markets (Australia) Limited
9 Castlereagh Street, Suite 1, Level 14
2000 Sydney, Sydney
NSW
Australia
Phone No.: +61282679000
Email: operations@saxomarkets.com.au

Tous Pty Ltd ATF TOUS Super Fund
Garnett Road 58
3150 Wheelers Hill, Wheelers Hill
VIC
Australia

Client ID : 6946014

Currency : USD

Account(s) : 36004/106525USD

Table of Contents

Account Statement, 36004/106525USD, USD	2
---	---

Account Statement, 36004/106525USD, USD

Summary for the period	Start Cash Balance	Credited	Debited	End Cash Balance	Account value
	12,623.36	116,385.20	-88,536.74	40,471.82	40,469.56

<i>Posting Date</i>	<i>Value Date</i>	<i>Product</i>	<i>Net Change</i>	<i>Cash Balance</i>
22-Jun-2022	24-Jun-2022	Shares USO:arcx 5269118365	8,738.91	40,471.82
22-Jun-2022	24-Jun-2022	Shares DBC:arcx 5269125060	10,124.40	31,732.91
15-Jun-2022	17-Jun-2022	Shares XLE:arcx 5262940141	12,105.10	21,608.51
01-Jun-2022	01-Jun-2022	Client Custody Fee Shares - May 2022	-2.32	9,503.41
01-Jun-2022	01-Jun-2022	VAT on Fee Client SH - 01-06-2022	-0.23	9,505.73
27-May-2022	01-Jun-2022	Shares USO:arcx 5243009051	-9,445.93	9,505.96
02-May-2022	02-May-2022	Client Custody Fee Shares - Apr 2022	-3.73	18,951.89
02-May-2022	02-May-2022	VAT on Fee Client SH - 02-05-2022	-0.37	18,955.62
25-Apr-2022	27-Apr-2022	Shares EWZ:arcx 5210367084	10,425.00	18,955.99
22-Apr-2022	26-Apr-2022	Shares FSLR:xnas 5209431721	7,925.78	8,530.99
01-Apr-2022	01-Apr-2022	Client Custody Fee Shares - Mar 2022	-2.36	605.21
01-Apr-2022	01-Apr-2022	VAT on Fee Client SH - 01-04-2022	-0.24	607.57
01-Apr-2022	05-Apr-2022	Shares FSLR:xnas 5190919017	-9,463.49	607.81
25-Mar-2022	29-Mar-2022	Shares DBC:arcx 5184779677	-10,004.30	10,071.30
24-Mar-2022	24-Mar-2022	Corporate Actions XLE:arcx 0	88.05	20,075.60
01-Mar-2022	01-Mar-2022	Client Custody Fee Shares - Feb 2022	-2.91	19,987.55
01-Mar-2022	01-Mar-2022	VAT on Fee Client SH - 01-03-2022	-0.29	19,990.46
24-Feb-2022	28-Feb-2022	Shares XLF:arcx 5151300069	9,057.52	19,990.75
22-Feb-2022	24-Feb-2022	Shares LOW:xnys 5147980659	8,465.53	10,933.23
10-Feb-2022	14-Feb-2022	Shares EWZ:arcx 5135980304	-9,987.19	2,467.70
02-Feb-2022	02-Feb-2022	Corporate Actions LOW:xnys 0	26.52	12,454.89
02-Feb-2022	04-Feb-2022	Shares XLE:arcx 5126387303	-9,992.50	12,428.37
01-Feb-2022	01-Feb-2022	Client Custody Fee Shares - Jan 2022	-2.98	22,420.87
01-Feb-2022	01-Feb-2022	VAT on Fee Client SH - 01-02-2022	-0.30	22,423.85
27-Jan-2022	31-Jan-2022	Shares IYR:arcx 5117418354	9,387.49	22,424.15
03-Jan-2022	03-Jan-2022	Client Custody Fee Shares - Dec 2021	-3.48	13,036.66
03-Jan-2022	03-Jan-2022	VAT on Fee Client SH - 03-01-2022	-0.35	13,040.14
23-Dec-2021	23-Dec-2021	Corporate Actions XLF:arcx 0	38.40	13,040.49

<i>Posting Date</i>	<i>Value Date</i>	<i>Product</i>	<i>Net Change</i>	<i>Cash Balance</i>
17-Dec-2021	17-Dec-2021	Corporate Actions IYR:arcx 0	88.94	13,002.09
14-Dec-2021	16-Dec-2021	Shares XLY:arcx 5076288533	11,218.50	12,913.15
03-Dec-2021	07-Dec-2021	Shares LOW:xnys 5066361876	-9,885.66	1,694.65
01-Dec-2021	01-Dec-2021	Client Custody Fee Shares - Nov 2021	-4.36	11,580.31
01-Dec-2021	01-Dec-2021	VAT on Fee Client SH - 01-12-2021	-0.44	11,584.67
30-Nov-2021	02-Dec-2021	Shares DBC:arcx 5060229078	11,244.96	11,585.11
01-Nov-2021	01-Nov-2021	Client Custody Fee Shares - Oct 2021	-3.43	340.15
01-Nov-2021	01-Nov-2021	VAT on Fee Client SH - 01-11-2021	-0.34	343.58
18-Oct-2021	20-Oct-2021	Shares XLF:arcx 5022046811	-9,748.18	343.92
15-Oct-2021	19-Oct-2021	Shares IYR:arcx 5020747921	-9,933.69	10,092.10
06-Oct-2021	08-Oct-2021	Shares XLRE:arcx 5012043449	9,681.67	20,025.79
01-Oct-2021	01-Oct-2021	Client Custody Fee Shares - Sep 2021	-3.79	10,344.12
01-Oct-2021	01-Oct-2021	VAT on Fee Client SH - 01-10-2021	-0.38	10,347.91
23-Sep-2021	23-Sep-2021	Corporate Actions XLY:arcx 0	13.32	10,348.29
23-Sep-2021	23-Sep-2021	Corporate Actions XLRE:arcx 0	48.78	10,334.97
20-Sep-2021	22-Sep-2021	Shares EWZ:arcx 2125036858	7,706.33	10,286.19
01-Sep-2021	01-Sep-2021	Client Custody Fee Shares - Aug 2021	-4.16	2,579.86
01-Sep-2021	01-Sep-2021	VAT on Fee Client SH - 01-09-2021	-0.42	2,584.02
02-Aug-2021	02-Aug-2021	Client Custody Fee Shares - Jul 2021	-3.82	2,584.44
02-Aug-2021	02-Aug-2021	VAT on Fee Client SH - 02-08-2021	-0.38	2,588.26
09-Jul-2021	13-Jul-2021	Shares XLRE:arcx 2071267908	-10,030.53	2,588.64
01-Jul-2021	01-Jul-2021	Client Custody Fee Shares - Jun 2021	-3.81	12,619.17
01-Jul-2021	01-Jul-2021	VAT on Fee Client SH - 01-07-2021	-0.38	12,622.98

Share Dividends Report

01-Jul-2021 - 30-Jun-2022

Generated at:30-Jul-2022 04:26:31 (UTC)



Saxo Capital Markets (Australia) Limited
2000
NSW
Australia
Phone No.: +61282679000
Email: operations@saxomarkets.com.au

Tous Pty Ltd ATF TOUS Super Fund
3150
VIC
Australia

Client ID : 6946014

Currency : USD

Account(s) : 36004/106525USD

Table of Contents

Share Dividends, 36004/106525USD	2
--	---

Share Dividends, 36004/106525USD

<i>Instrument</i>	<i>Type</i>	<i>Posting Date</i>	<i>Pay Date</i>	<i>Holding</i>	<i>Dividend unit</i>	<i>Conversion Rate</i>	<i>Currency</i>	<i>Dividend amount</i>	<i>Withholding tax percent</i>	<i>Withholding tax amount</i>	<i>Residential tax percent</i>	<i>Residential tax amount</i>	<i>Fee amount</i>	<i>Total Tax (USD)</i>	<i>Booked Amount (USD)</i>
The Energy Select Sector SPDR Fund XLE:arcx	Cash Dividend	24-Mar-2022	24-Mar-2022	148	0.70	1.000000	USD	103.59	0.15	-15.54	0.00	0.00	0.00	-15.54	88.05
Lowe's Companies LOW:xnys	Cash Dividend	02-Feb-2022	02-Feb-2022	39	0.80	1.000000	USD	31.20	0.15	-4.68	0.00	0.00	0.00	-4.68	26.52
The Financial Select Sector SPDR Fund XLF:arcx	Cash Dividend	23-Dec-2021	23-Dec-2021	245	0.18	1.000000	USD	45.18	0.15	-6.78	0.00	0.00	0.00	-6.78	38.40
iShares Dow Jones US Real Estate Index Fund IYR:arcx	Cash Dividend	17-Dec-2021	17-Dec-2021	92	1.14	1.000000	USD	104.63	0.15	-15.69	0.00	0.00	0.00	-15.69	88.94
The Consumer Discretionary Select Sector SPDR Fund... XLY:arcx	Cash Dividend	23-Sep-2021	23-Sep-2021	57	0.27	1.000000	USD	15.67	0.15	-2.35	0.00	0.00	0.00	-2.35	13.32
The Real Estate Select Sector SPDR Fund XLRE:arcx	Cash Dividend	23-Sep-2021	23-Sep-2021	220	0.26	1.000000	USD	57.39	0.15	-8.61	0.00	0.00	0.00	-8.61	48.78

Financial Statement

Client ID: 6946014



30 July 2022 04:32:34 UTC

Tous Pty Ltd ATF TOUS Super Fund
Australia

Saxo Capital Markets (Australia) Limited
9 Castlereagh Street, Suite 1, Level 14
2000
NSW
Australia

Currency: AUD
Period: 01-Jul-2021 - 30-Jun-2022

Phone no.: +61282679000
Email: operations@saxomarkets.com.au

Account Summary

Account	IBAN	Start Balance	End Balance	Start Equity	End Equity	Currency
36000/106482		6.52	6.52	6.52	6.52	AUD
36004/106525USD		12,623.36	40,471.82	43,643.68	40,471.82	USD

Client Activity

Account				Total	Currency
36004/106525USD				258.74	USD
	Booking Type	Client Debit	Client Credit	Total	Currency
	[Client Custody Fee]	-41.15	0.00	-41.15	USD
	Corporate Actions - Cash Dividends	0.00	357.66	357.66	USD
	Corporate Actions - Withholding Tax	-53.65	0.00	-53.65	USD
	[VAT on Fee Client]	-4.12	0.00	-4.12	USD

Trading Activity in Cash Products

Account	36004/106525USD				Total	27,589.72	USD	
Instrument	Booking Type	Buy Txn Booked Amt	Bought	Sell Txn Booked Amt	Sold	Net	Total Booked	Currency
First Solar Inc.	Commission	-9.90	110.00	-9.90	-110.00	0.00	-19.80	USD
	Exchange Fee	0.00	0.00	-0.05	-110.00	-110.00	-0.05	USD
	Share Amount	-9,453.59	110.00	7,935.73	-110.00	0.00	-1,517.86	USD
Invesco DB Commodity Index Tracking Fund	Commission	-9.90	366.00	-19.80	-937.00	-571.00	-29.70	USD
	Exchange Fee	0.00	0.00	-0.30	-937.00	-937.00	-0.30	USD
	Share Amount	-9,994.40	366.00	21,389.46	-937.00	-571.00	11,395.06	USD
iShares Dow Jones US Real Estate Index Fund	Commission	-9.90	92.00	-9.90	-92.00	0.00	-19.80	USD
	Exchange Fee	0.00	0.00	-0.05	-92.00	-92.00	-0.05	USD
	Share Amount	-9,923.79	92.00	9,397.44	-92.00	0.00	-526.35	USD
iShares MSCI Brazil ETF	Commission	-9.90	307.00	-19.80	-550.00	-243.00	-29.70	USD
	Exchange Fee	0.00	0.00	-0.10	-550.00	-550.00	-0.10	USD
	Share Amount	-9,977.29	307.00	18,151.23	-550.00	-243.00	8,173.94	USD
Lowes Companies	Commission	-9.90	39.00	-9.90	-39.00	0.00	-19.80	USD
	Exchange Fee	0.00	0.00	-0.05	-39.00	-39.00	-0.05	USD
	Share Amount	-9,875.76	39.00	8,475.48	-39.00	0.00	-1,400.28	USD
The Consumer Discretionary Select Sector SPDR Fund	Commission	0.00	0.00	-9.90	-57.00	-57.00	-9.90	USD
	Exchange Fee	0.00	0.00	-0.06	-57.00	-57.00	-0.06	USD
	Share Amount	0.00	0.00	11,228.46	-57.00	-57.00	11,228.46	USD
The Energy Select Sector SPDR Fund	Commission	-9.90	148.00	-9.90	-148.00	0.00	-19.80	USD
	Exchange Fee	0.00	0.00	-0.28	-148.00	-148.00	-0.28	USD
	Share Amount	-9,982.60	148.00	12,115.28	-148.00	0.00	2,132.68	USD

Instrument	Booking Type	Buy Txn Booked Amt	Bought	Sell Txn Booked Amt	Sold	Net	Total Booked	Currency
The Financial Select Sector SPDR Fund	Commission	-9.90	245.00	-9.90	-245.00	0.00	-19.80	USD
	Exchange Fee	0.00	0.00	-0.05	-245.00	-245.00	-0.05	USD
	Share Amount	-9,738.28	245.00	9,067.47	-245.00	0.00	-670.81	USD
The Real Estate Select Sector SPDR Fund	Commission	-9.90	220.00	-9.90	-220.00	0.00	-19.80	USD
	Exchange Fee	0.00	0.00	-0.05	-220.00	-220.00	-0.05	USD
	Share Amount	-10,020.63	220.00	9,691.62	-220.00	0.00	-329.01	USD
United States Oil Fund	Commission	-9.90	111.00	-9.90	-111.00	0.00	-19.80	USD
	Exchange Fee	0.00	0.00	-0.21	-111.00	-111.00	-0.21	USD
	Share Amount	-9,436.03	111.00	8,749.02	-111.00	0.00	-687.01	USD

Profit & Loss Amount reported from your perspective

Please check the information carefully. You are obliged to ensure that the information contained in this document is correct. The client is hereby informed and accepts the information as contained in this document.

- **Commissions and Trading Costs:** The costs or fees incurred for trading. Commissions are calculated as a percentage of the traded amount or a fixed amount per security, subject to a minimum fee for small trades. For details of the applicable commission rates please contact your account Manager.
- **Realized Profit and Loss:** The total account bookings resulting from closing trades, plus any option premiums paid or received (minus any commissions and fees).
- **Trading Activity in Cash Products:** All booked amounts on your account resulting from Trades in Bonds, Stocks and Managed Funds (minus any commissions and fees).
- **Interest Paid and Received:** All account bookings resulting from interest credits/debits or where specifically stated CFD Financing Costs.
- **Dividends:** Total account bookings resulting from a Stock Dividend and distributions on CFDs. Please refer to your Trades Executed for further specification of Stock Dividends vs. distributions on CFDs. Please note that Stock Dividend bookings are gross i.e. before deduction of any withholding tax.
- **Account Value:** The value of the account (Cash Balance + all unrealized Profit and Loss + all Transactions not booked) at close of business 1700h EST, (New York Time).

Trades Executed Report

01-Jul-2021 - 30-Jun-2022

Generated at: 30-Jul-2022 04:35:29 (UTC)



Saxo Capital Markets (Australia) Limited
9 Castlereagh Street, Suite 1, Level 14
2000 Sydney, Sydney
NSW
Australia
Phone No.: +61282679000
Email: operations@saxomarkets.com.au

Tous Pty Ltd ATF TOUS Super Fund
Garnett Road 58
3150 Wheelers Hill, Wheelers Hill
VIC
Australia

Client ID : 6946014

Currency : USD

Account(s) : 36004/106525USD

Table of Contents

Trades Executed, 36004/106525USD, USD	2
---	---

Trades Executed, 36004/106525USD, USD

<i>Instrument</i>	<i>TradeTime</i>	<i>B/S</i>	<i>Open/Close</i>	<i>Amount</i>	<i>Price</i>	<i>Traded Value</i>	<i>Booked Amount (USD)</i>
United States Oil Fund (ISIN: US91232N20...	22-Jun-2022	Sold	Close	-111	78.82	8,749.02	8,738.91
Invesco DB Commodity Index Tracking Fund...	22-Jun-2022	Sold	Close	-366	27.69	10,134.54	10,124.40
The Energy Select Sector SPDR Fund (ISIN...	15-Jun-2022	Sold	Close	-148	81.86	12,115.28	12,105.10
United States Oil Fund (ISIN: US91232N20...	27-May-2022	Bought	Open	111	85.0093	-9,436.03	-9,445.93
iShares MSCI Brazil ETF (ISIN: US4642864...	25-Apr-2022	Sold	Close	-307	33.9901	10,434.96	10,425.00
First Solar Inc. (ISIN: US3364331070)	22-Apr-2022	Sold	Close	-110	72.143	7,935.73	7,925.78
First Solar Inc. (ISIN: US3364331070)	01-Apr-2022	Bought	Open	110	85.9417	-9,453.59	-9,463.49
Invesco DB Commodity Index Tracking Fund...	25-Mar-2022	Bought	Open	366	27.3071	-9,994.40	-10,004.30
The Financial Select Sector SPDR Fund (I...	24-Feb-2022	Sold	Close	-245	37.0101	9,067.47	9,057.52
Lowes Companies (ISIN: US5486611073)	22-Feb-2022	Sold	Close	-39	217.32	8,475.48	8,465.53
iShares MSCI Brazil ETF (ISIN: US4642864...	10-Feb-2022	Bought	Open	307	32.4993	-9,977.29	-9,987.19
The Energy Select Sector SPDR Fund (ISIN...	02-Feb-2022	Bought	Open	148	67.45	-9,982.60	-9,992.50
iShares Dow Jones US Real Estate Index F...	27-Jan-2022	Sold	Close	-92	102.1461	9,397.44	9,387.49
The Consumer Discretionary Select Sector...	14-Dec-2021	Sold	Close	-57	196.9906	11,228.46	11,218.50
Lowes Companies (ISIN: US5486611073)	03-Dec-2021	Bought	Open	39	253.2246	-9,875.76	-9,885.66
Invesco DB Commodity Index Tracking Fund...	30-Nov-2021	Sold	Close	-571	19.7109	11,254.92	11,244.96
The Financial Select Sector SPDR Fund (I...	18-Oct-2021	Bought	Open	245	39.7481	-9,738.28	-9,748.18
iShares Dow Jones US Real Estate Index F...	15-Oct-2021	Bought	Open	92	107.8673	-9,923.79	-9,933.69
The Real Estate Select Sector SPDR Fund ...	06-Oct-2021	Sold	Close	-220	44.0528	9,691.62	9,681.67
iShares MSCI Brazil ETF (ISIN: US4642864...	20-Sep-2021	Sold	Close	-243	31.7542	7,716.27	7,706.33
The Real Estate Select Sector SPDR Fund ...	09-Jul-2021	Bought	Open	220	45.5483	-10,020.63	-10,030.53

Closed Positions Report

01-Jul-2021 - 30-Jun-2022

Generated at:30-Sep-2022 12:12:47 (UTC)



Saxo Capital Markets (Australia) Limited
2000
NSW
Australia
Phone No.: +61282679000
Email: operations@saxomarkets.com.au

Tous Pty Ltd ATF TOUS Super Fund
3150
VIC
Australia

Client ID : 6946014

Currency : USD

Account(s) : 36004/106525USD

Table of Contents

Closed Positions	2
------------------------	---

Closed Positions

<i>Instrument</i>	<i>Close Date</i>	<i>Amount</i>	<i>Open Price</i>	<i>Close Price</i>	<i>Open Booked amount</i>	<i>Close Booked amount</i>	<i>P&L</i>
Exchange traded products(ETF, ETC, ETN)							644.70
Invesco DB Commodity Index Tracking Fund	22-Jun-2022	366.00	27.3071	27.69	-10,004.30	10,124.40	120.10
United States Oil Fund	22-Jun-2022	111.00	85.0093	78.82	-9,445.93	8,738.91	-707.02
The Energy Select Sector SPDR Fund	15-Jun-2022	148.00	67.45	81.86	-9,992.50	12,105.10	2,112.60
iShares MSCI Brazil ETF	25-Apr-2022	307.00	32.4993	33.9901	-9,987.19	10,425.00	437.81
The Financial Select Sector SPDR Fund	24-Feb-2022	245.00	39.7481	37.0101	-9,748.18	9,057.52	-690.66
iShares Dow Jones US Real Estate Index Fund	27-Jan-2022	92.00	107.8673	102.1461	-9,933.69	9,387.49	-546.20
The Consumer Discretionary Select Sector SPDR	14-Dec-2021	57.00	174.01	196.9906	-9,928.47	11,218.50	1,290.03
Invesco DB Commodity Index Tracking Fund	30-Nov-2021	571.00	17.4993	19.7109	-10,002.00	11,244.96	1,242.96
The Real Estate Select Sector SPDR Fund	06-Oct-2021	220.00	45.5483	44.0528	-10,030.53	9,681.67	-348.86
iShares MSCI Brazil ETF	20-Sep-2021	243.00	40.9979	31.7542	-9,972.39	7,706.33	-2,266.06
Stocks							-2,957.84
First Solar Inc.	22-Apr-2022	110.00	85.9417	72.143	-9,463.49	7,925.78	-1,537.71
Lowes Companies	22-Feb-2022	39.00	253.2246	217.32	-9,885.66	8,465.53	-1,420.13

Interactive Brokers Australia Pty Ltd., AFSL 453554, ABN 98 166 929 568, Level 40, Grosvenor Place, 255 George Street, Sydney NSW

Account Information

Name	TOUS Super Fund
Account	U7233188
Address of Account Holder(s)	58 Garnett Road, Wheelers Hill Melbourne, AU-VIC 3150 Australia
Account Type	Individual
Customer Type	Trust
Account Capabilities	Cash
Base Currency	USD

Net Asset Value

	June 30, 2021		June 30, 2022			Change	Change in NAV		
	Total		Long	Short	Total			Total	
Cash	3,854.28		32,867.59	0.00	32,867.59	29,013.31	Starting Value	33,542.68	
Stock	29,688.40		0.00	0.00	0.00	-29,688.40	Realized P/L	-846.63	
Interest Accruals	0.00		3.58	0.00	3.58	3.58	Change in Unrealized P/L	291.94	
Total	33,542.68		32,871.17	0.00	32,871.17	-671.51	Dividends	19.10	
Time Weighted Rate of Return							-2.00%	Withholding Tax	-2.87
								Interest	1.89
								Change in Interest Accruals	3.58
								Other Fees	-125.93
								GST	-12.59
								Ending Value	32,871.17

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Code
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total		
Stocks													
EWJ	0.00	98.75	0.00	0.00	0.00	98.75	0.00	0.00	0.00	0.00	0.00	98.75	
EWW	0.00	0.00	-1,132.77	0.00	0.00	-1,132.77	0.00	0.00	0.00	0.00	0.00	-1,132.77	
FCX	0.00	0.00	-585.04	0.00	0.00	-585.04	0.00	0.00	0.00	0.00	0.00	-585.04	
XLB	0.00	119.85	0.00	0.00	0.00	119.85	0.00	0.00	0.00	0.00	0.00	119.85	
XLK	0.00	652.58	0.00	0.00	0.00	652.58	0.00	0.00	0.00	0.00	0.00	652.58	

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Code
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total		
Total Stocks	0.00	871.17	-1,717.81	0.00	0.00	-846.63	0.00	0.00	0.00	0.00	0.00	-846.63	
Total (All Assets)	0.00	871.17	-1,717.81	0.00	0.00	-846.63	0.00	0.00	0.00	0.00	0.00	-846.63	

Trades

Symbol	Date/Time	Quantity	T. Price	Proceeds	Comm/Fee	Basis	Realized P/L	Code
Stocks								
USD								
EWJ	2021-10-01, 00:40:39	-143	70.3900	10,065.77	-1.07	-9,965.96	98.75	C
Total EWJ		-143		10,065.77	-1.07	-9,965.96	98.75	
EWV	2021-10-07, 00:30:00	-202	47.2100	9,536.42	-1.08	-9,967.69	-432.35	C
EWV	2021-10-20, 00:30:00	198	50.2780	-9,955.04	-1.00	9,956.04	0.00	O
EWV	2021-11-23, 07:53:08	-198	46.7510101	9,256.70	-1.07	-9,956.04	-700.41	C;P
Total EVV		-202		8,838.08	-3.15	-9,967.69	-1,132.77	
FCX	2021-10-21, 01:45:41	256	39.0650	-10,000.64	-1.28	10,001.92	0.00	O
FCX	2021-12-01, 04:01:27	-256	36.7900	9,418.24	-1.36	-10,001.92	-585.04	C;P
Total FCX		0		-582.40	-2.64	0.00	-585.04	
XLB	2021-10-21, 01:05:39	117	84.7600	-9,916.92	-1.00	9,917.92	0.00	O;P
XLB	2021-12-01, 02:50:04	-117	85.8020	10,038.83	-1.07	-9,917.92	119.85	C
Total XLB		0		121.91	-2.07	0.00	119.85	
XLK	2021-09-20, 23:30:00	-70	152.8620	10,700.34	-1.06	-10,046.70	652.58	C
Total XLK		-70		10,700.34	-1.06	-10,046.70	652.58	
Total				29,143.70	-9.99	-29,980.34	-846.63	

Fees		
Date	Description	Amount
Other Fees		
USD		
2021-07-06	Balance of Monthly Minimum Fee for Jun 2021	-5.93
2021-07-06	k*****ks:Professional US Securities Snapshot Bundle for Jul 2021'	-10.00
2021-08-04	k*****ks:Professional US Securities Snapshot Bundle for Aug 2021'	-10.00
2021-09-04	k*****ks:Professional US Securities Snapshot Bundle for Sep 2021'	-10.00
2021-10-05	k*****ks:Professional US Securities Snapshot Bundle for Oct 2021'	-10.00
2021-11-03	k*****ks:Professional US Securities Snapshot Bundle for Nov 2021'	-10.00
2021-12-03	k*****ks:Professional US Securities Snapshot Bundle for Dec 2021'	-10.00
2022-01-05	k*****ks:Professional US Securities Snapshot Bundle for Jan 2022'	-10.00
2022-02-03	k*****ks:Professional US Securities Snapshot Bundle for Feb 2022'	-10.00
2022-03-04	k*****ks:Professional US Securities Snapshot Bundle for Mar 2022'	-10.00
2022-04-05	k*****ks:Professional US Securities Snapshot Bundle for Apr 2022'	-10.00
2022-05-04	k*****ks:Professional US Securities Snapshot Bundle for May 2022'	-10.00
2022-06-04	k*****ks:Professional US Securities Snapshot Bundle for Jun 2022'	-10.00
Total		-125.93

Notes

- Market data is provided by Global Financial Information Services (GmbH). Your local broker collects amounts owed for fees and tax for such data on behalf of Global Financial Information Services (GmbH). Note, you are responsible for any applicable taxes relating to the provision of these services.

Interest Accruals	
Base Currency Summary	
Starting Accrual Balance	0.00
Interest Accrued	5.47
Accrual Reversal	-1.89
Ending Accrual Balance	3.58

Interest		
Date	Description	Amount
USD		
2022-06-03	USD Credit Interest for May-2022	1.89
Total		1.89

Withholding Tax			
Date	Description	Amount	Code
USD			
2021-09-24	XLK(US81369Y8030) Cash Dividend USD 0.272862 per Share - US Tax	-2.87	
Total		-2.87	

Dividends		
Date	Description	Amount
USD		
2021-09-24	XLK(US81369Y8030) Cash Dividend USD 0.272862 per Share (Ordinary Dividend)	19.10
Total		19.10

Change in Dividend Accruals										
Symbol	Date	Ex Date	Pay Date	Quantity	Tax	Fee	Gross Rate	Gross Amount	Net Amount	Code
Starting Dividend Accruals in USD									0.00	
Stocks										
USD										
XLK	2021-09-18	2021-09-20	2021-09-23	70	2.87	0.00	0.27	19.10	16.23	Po
XLK	2021-09-24	2021-09-20	2021-09-23	70	-2.87	0.00	0.27	-19.10	-16.23	Re
Total					0.00	0.00		0.00	0.00	
Ending Dividend Accruals in USD									0.00	

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
A	Assignment	LD	Adjusted by Loss Disallowed from Wash Sale
ADR	ADR Fee Accrual	LI	Last In, First Out (LIFO) tax basis election
AEx	Automatic exercise for dividend-related recommendation.	LT	Long Term P/L
Adj	Adjustment	Lo	Direct Loan
Al	Allocation	M	Entered manually by IB
Aw	Away Trade	MEx	Manual exercise for dividend-related recommendation.
B	Automatic Buy-in	ML	Maximize Losses tax basis election
Bo	Direct Borrow	MLG	Maximize Long Term Gain tax basis election
C	Closing Trade	MLL	Maximize Long Term Loss tax basis election
CD	Cash Delivery	MSG	Maximize Short Term Gain tax basis election
CP	Complex Position	MSL	Maximize Short Term Loss tax basis election
Ca	Cancelled	O	Opening Trade
Co	Corrected Trade	P	Partial Execution
Cx	Part or all of this transaction was a Crossing executed as dual agent by IB for two IB customers	PI	Price Improvement
ETF	ETF Creation/Redemption	Po	Interest or Dividend Accrual Posting
Ep	Resulted from an Expired Position	Pr	Part or all of this transaction was executed by the Exchange as a Crossing by IB against an IB affiliate and is therefore classified as a Principal and not an agency trade
Ex	Exercise	R	Dividend Reinvestment
FP	IB acted as agent for the fractional share portion of this trade, which was executed by an IB affiliate as principal.	RED	Redemption to Investor
FPA	IB acted as agent for both the fractional share portion and the whole share portion of this trade; the fractional share portion was executed by an IB Affiliate as principal.	RP	IB acted as agent for the fractional share portion of this trade, which was executed by an IB affiliate as riskless principal.
G	Trade in Guaranteed Account Segment	RPA	IB acted as agent for both the fractional share portion and the whole share portion of this trade; the fractional share portion was executed by an IB Affiliate as riskless principal.
GEA	Exercise or Assignment resulting from offsetting positions	Re	Interest or Dividend Accrual Reversal
HC	Highest Cost tax basis election	Ri	Reimbursement
HFI	Investment Transferred to Hedge Fund	SI	This order was solicited by Interactive Brokers
HFR	Redemption from Hedge Fund	SL	Specific Lot tax basis election
I	Internal Transfer	SO	This order was marked as solicited by your Introducing Broker
IA	This transaction was executed against an IB affiliate	SS	Customer designated this trade for shortened settlement and so is subject to execution at prices above the prevailing market
INV	Investment Transfer from Investor	ST	Short Term P/L
IPO	This transaction was executed as part of an IPO in which IB was a member of the selling group and is classified as a Principal trade.	T	Transfer
L	Ordered by IB (Margin Violation)	Un	Unvested shares from stock grant

Interactive Brokers WP_2022

	USD	AUD
Net Asset Value	\$ 32,871.17	\$ 47,715.44
Realised loss	-\$ 846.63	-\$ 1,166.48
Dividends	\$ 19.10	\$ 26.32
Withholding Tax	-\$ 2.87	-\$ 3.95
Other Fees	-\$ 125.93	-\$ 173.51
GST	-\$ 12.59	-\$ 17.35

Interactive Brokers Australia Pty Ltd., AFSL 453554, ABN 98 166 929 568, Level 40, Grosvenor Place, 255 George Street, Sydney NSW

Account Information

Name	TOUS Super Fund
Account	U7233188
Address of Account Holder(s)	58 Garnett Road, Wheelers Hill Melbourne, AU-VIC 3150 Australia
Account Type	Individual
Customer Type	Trust
Account Capabilities	Cash
Base Currency	USD

Net Asset Value

	June 30, 2021	June 30, 2022		Total	Change	Change in NAV	
	Total	Long	Short			Total	Total
Cash	3,854.28	32,867.59	0.00	32,867.59	29,013.31	Starting Value	33,542.68
Stock	29,688.40	0.00	0.00	0.00	-29,688.40	Mark-to-Market	-544.70
Interest Accruals	0.00	3.58	0.00	3.58	3.58	Dividends	19.10
Total	33,542.68	32,871.17	0.00	32,871.17	-671.51	Withholding Tax	-2.87
Time Weighted Rate of Return					-2.00%	Interest	1.89
						Change in Interest Accruals	3.58
						Other Fees	-125.93
						Commissions	-9.99
						GST	-12.59
						Ending Value	32,871.17

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Mark-to-Market P/L				Total	Code
	Prior	Current	Prior	Current		Transaction	Commissions	Other			
Stocks											
EWJ	143	0	67.5400	--	387.53	20.02	-1.07	0.00	406.48		
EWV	202	0	47.9900	--	-631.46	-224.44	-3.15	0.00	-859.06		
FCX	0	0	--	--	-473.60	-108.80	-2.64	0.00	-585.04		
XLB	0	0	--	--	-65.52	187.43	-2.07	0.00	119.85		
XLK	70	0	147.6600	--	330.40	33.74	-1.06	16.23	379.31		

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Mark-to-Market P/L				Code
	Prior	Current	Prior	Current		Transaction	Commissions	Other	Total	
Total Stocks					-452.65	-92.05	-9.99	16.23	-538.46	
Forex										
USD	3,854.28	32,867.59	1.0000	1.0000	0.00	0.00	0.00	0.00	0.00	
Total Forex					0.00	0.00	0.00	0.00	0.00	
Total (All Assets)					-452.65	-92.05	-9.99	16.23	-538.46	
Broker Interest Paid and Received									1.89	
Other Fees									-125.93	
Total P/L for Statement Period									-662.50	

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Code
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total		
Stocks													
EWJ	0.00	98.75	0.00	0.00	0.00	98.75	0.00	0.00	0.00	0.00	0.00	98.75	
EWV	0.00	0.00	-1,132.77	0.00	0.00	-1,132.77	0.00	0.00	0.00	0.00	0.00	-1,132.77	
FCX	0.00	0.00	-585.04	0.00	0.00	-585.04	0.00	0.00	0.00	0.00	0.00	-585.04	
XLB	0.00	119.85	0.00	0.00	0.00	119.85	0.00	0.00	0.00	0.00	0.00	119.85	
XLK	0.00	652.58	0.00	0.00	0.00	652.58	0.00	0.00	0.00	0.00	0.00	652.58	
Total Stocks	0.00	871.17	-1,717.81	0.00	0.00	-846.63	0.00	0.00	0.00	0.00	0.00	-846.63	
Total (All Assets)	0.00	871.17	-1,717.81	0.00	0.00	-846.63	0.00	0.00	0.00	0.00	0.00	-846.63	

Cash Report

	Total	Month to Date	Year to Date
Base Currency Summary			
Starting Cash	3,854.28		
Commissions	-9.99	0.00	0.00
Dividends	19.10	0.00	0.00
Broker Interest Paid and Received	1.89	1.89	1.89
Trades (Sales)	59,016.30	0.00	0.00
Trades (Purchase)	-29,872.60	0.00	0.00
Other Fees	-125.93	-10.00	-60.00
Withholding Tax	-2.87	0.00	0.00
GST	-12.59	-1.00	-6.00
Ending Cash	32,867.59		
Ending Settled Cash	32,867.59		

Trades

Symbol	Date/Time	Quantity	T. Price	C. Price	Proceeds	Comm/Fee	Basis	Realized P/L	MTM P/L	Code
Stocks										

Trades

USD										
EWJ	2021-10-01, 00:40:39	-143	70.3900	70.2500	10,065.77	-1.07	-9,965.96	98.75	20.02	C
Total EWJ		-143			10,065.77	-1.07	-9,965.96	98.75	20.02	
EWV	2021-10-07, 00:30:00	-202	47.2100	48.0300	9,536.42	-1.08	-9,967.69	-432.35	-165.64	C
EWV	2021-10-20, 00:30:00	198	50.2780	49.8900	-9,955.04	-1.00	9,956.04	0.00	-76.82	O
EWV	2021-11-23, 07:53:08	-198	46.7510101	46.6600	9,256.70	-1.07	-9,956.04	-700.41	18.02	C;P
Total EWW		-202			8,838.08	-3.15	-9,967.69	-1,132.77	-224.44	
FCX	2021-10-21, 01:45:41	256	39.0650	38.9300	-10,000.64	-1.28	10,001.92	0.00	-34.56	O
FCX	2021-12-01, 04:01:27	-256	36.7900	37.0800	9,418.24	-1.36	-10,001.92	-585.04	-74.24	C;P
Total FCX		0			-582.40	-2.64	0.00	-585.04	-108.80	
XLB	2021-10-21, 01:05:39	117	84.7600	85.2100	-9,916.92	-1.00	9,917.92	0.00	52.65	O;P
XLB	2021-12-01, 02:50:04	-117	85.8020	84.6500	10,038.83	-1.07	-9,917.92	119.85	134.78	C
Total XLB		0			121.91	-2.07	0.00	119.85	187.43	
XLK	2021-09-20, 23:30:00	-70	152.8620	152.3800	10,700.34	-1.06	-10,046.70	652.58	33.74	C
Total XLK		-70			10,700.34	-1.06	-10,046.70	652.58	33.74	
Total					29,143.70	-9.99	-29,980.34	-846.63	-92.05	

Fees		
Date	Description	Amount
Other Fees		
USD		
2021-07-06	Balance of Monthly Minimum Fee for Jun 2021	-5.93
2021-07-06	k*****ks:Professional US Securities Snapshot Bundle for Jul 2021'	-10.00
2021-08-04	k*****ks:Professional US Securities Snapshot Bundle for Aug 2021'	-10.00
2021-09-04	k*****ks:Professional US Securities Snapshot Bundle for Sep 2021'	-10.00
2021-10-05	k*****ks:Professional US Securities Snapshot Bundle for Oct 2021'	-10.00
2021-11-03	k*****ks:Professional US Securities Snapshot Bundle for Nov 2021'	-10.00
2021-12-03	k*****ks:Professional US Securities Snapshot Bundle for Dec 2021'	-10.00
2022-01-05	k*****ks:Professional US Securities Snapshot Bundle for Jan 2022'	-10.00
2022-02-03	k*****ks:Professional US Securities Snapshot Bundle for Feb 2022'	-10.00
2022-03-04	k*****ks:Professional US Securities Snapshot Bundle for Mar 2022'	-10.00
2022-04-05	k*****ks:Professional US Securities Snapshot Bundle for Apr 2022'	-10.00
2022-05-04	k*****ks:Professional US Securities Snapshot Bundle for May 2022'	-10.00
2022-06-04	k*****ks:Professional US Securities Snapshot Bundle for Jun 2022'	-10.00
Total		-125.93

Notes

- Market data is provided by Global Financial Information Services (GmbH). Your local broker collects amounts owed for fees and tax for such data on behalf of Global Financial Information Services (GmbH). Note, you are responsible for any applicable taxes relating to the provision of these services.

Interest Accruals	
Base Currency Summary	
Starting Accrual Balance	0.00
Interest Accrued	5.47
Accrual Reversal	-1.89
Ending Accrual Balance	3.58

Interest		
Date	Description	Amount
USD		
2022-06-03	USD Credit Interest for May-2022	1.89
Total		1.89

Withholding Tax			
Date	Description	Amount	Code
USD			
2021-09-24	XLK(US81369Y8030) Cash Dividend USD 0.272862 per Share - US Tax	-2.87	
Total		-2.87	

Dividends		
Date	Description	Amount
USD		
2021-09-24	XLK(US81369Y8030) Cash Dividend USD 0.272862 per Share (Ordinary Dividend)	19.10
Total		19.10

Change in Dividend Accruals										
Symbol	Date	Ex Date	Pay Date	Quantity	Tax	Fee	Gross Rate	Gross Amount	Net Amount	Code
Starting Dividend Accruals in USD									0.00	
Stocks										
USD										
XLK	2021-09-18	2021-09-20	2021-09-23	70	2.87	0.00	0.27	19.10	16.23	Po
XLK	2021-09-24	2021-09-20	2021-09-23	70	-2.87	0.00	0.27	-19.10	-16.23	Re
Total					0.00	0.00		0.00	0.00	
Ending Dividend Accruals in USD									0.00	

Financial Instrument Information

Symbol	Description	Conid	Security ID	Listing Exch	Multiplier	Type	Code
Stocks							
EWJ	ISHARES MSCI JAPAN ETF	253190534	US46434G8226	ARCA	1	ETF	
EWW	ISHARES MSCI MEXICO ETF	2586566	US4642868222	ARCA	1	ETF	
FCX	FREEPORT-MCMORAN INC	7089	US35671D8570	NYSE	1	COMMON	
XLB	MATERIALS SELECT SECTOR SPDR	4215200	US81369Y1001	ARCA	1	ETF	
XLK	TECHNOLOGY SELECT SECT SPDR	4215230	US81369Y8030	ARCA	1	ETF	

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
A	Assignment	LD	Adjusted by Loss Disallowed from Wash Sale
ADR	ADR Fee Accrual	LI	Last In, First Out (LIFO) tax basis election
AEx	Automatic exercise for dividend-related recommendation.	LT	Long Term P/L
Adj	Adjustment	Lo	Direct Loan
Al	Allocation	M	Entered manually by IB
Aw	Away Trade	MEx	Manual exercise for dividend-related recommendation.
B	Automatic Buy-in	ML	Maximize Losses tax basis election
Bo	Direct Borrow	MLG	Maximize Long Term Gain tax basis election
C	Closing Trade	MLL	Maximize Long Term Loss tax basis election
CD	Cash Delivery	MSG	Maximize Short Term Gain tax basis election
CP	Complex Position	MSL	Maximize Short Term Loss tax basis election
Ca	Cancelled	O	Opening Trade
Co	Corrected Trade	P	Partial Execution
Cx	Part or all of this transaction was a Crossing executed as dual agent by IB for two IB customers	PI	Price Improvement
ETF	ETF Creation/Redemption	Po	Interest or Dividend Accrual Posting
Ep	Resulted from an Expired Position	Pr	Part or all of this transaction was executed by the Exchange as a Crossing by IB against an IB affiliate and is therefore classified as a Principal and not an agency trade
Ex	Exercise	R	Dividend Reinvestment
FP	IB acted as agent for the fractional share portion of this trade, which was executed by an IB affiliate as principal.	RED	Redemption to Investor
FPA	IB acted as agent for both the fractional share portion and the whole share portion of this trade; the fractional share portion was executed by an IB Affiliate as principal.	RP	IB acted as agent for the fractional share portion of this trade, which was executed by an IB affiliate as riskless principal.
G	Trade in Guaranteed Account Segment	RPA	IB acted as agent for both the fractional share portion and the whole share portion of this trade; the fractional share portion was executed by an IB Affiliate as riskless principal.
GEA	Exercise or Assignment resulting from offsetting positions	Re	Interest or Dividend Accrual Reversal
HC	Highest Cost tax basis election	Ri	Reimbursement
HFI	Investment Transferred to Hedge Fund	SI	This order was solicited by Interactive Brokers
HFR	Redemption from Hedge Fund	SL	Specific Lot tax basis election
I	Internal Transfer	SO	This order was marked as solicited by your Introducing Broker
IA	This transaction was executed against an IB affiliate	SS	Customer designated this trade for shortened settlement and so is subject to execution at prices above the prevailing market
INV	Investment Transfer from Investor	ST	Short Term P/L
IPO	This transaction was executed as part of an IPO in which IB was a member of the selling group and is classified as a Principal trade.	T	Transfer
L	Ordered by IB (Margin Violation)	Un	Unvested shares from stock grant

Notes/Legal Notes

Notes

1. This statement has been prepared by Interactive Brokers Australia Pty Ltd AFSL 453554, ABN 98 166 929 568, Level 40, Grosvenor Place, 255 George Street, Sydney NSW to confirm the Transactions covered herein.
IBA is a participant of ASX market, the ASX 24 market and the Chi-X Australia market.
2. Transactions in products on Australia exchanges which settle via CHESS ((including ordinary shares, units, bonds, hybrids, CDIs, exchange-traded Australian Government Bonds (AGBs) , exchange-traded products (including ETFs), warrants and instalments)) settle on trade date plus two days, i.e. T+2, and options and futures settle on trade date plus one day, i.e. T+1. Share (including stock) transactions on international exchanges generally settle on trade date plus 3 days, i.e. T+3 (some exchanges have longer or shorter settlement periods) and options and futures traded on international exchanges settle on the trade date plus one day, i.e. T+1. A reference to a "trade date" is a reference to the trade date in the place where the market for the relevant product is located. Ending settled cash reflects the cash which has actually settled.
3. Initial and maintenance margin requirements are available within the Account Window of the Trader Workstation.
4. Quantities preceded by a "-" sign indicate sell transactions. Other transactions are purchases.
5. In case of partial executions, commissions are charged on the total quantity executed on the original order. The commission is displayed on the first partial execution only.
6. Each closed lot indicated above with a reference to note (6) was chosen by the end of the trading day to be sold versus the specific opening purchase identified in that row.
7. Times are displayed in Australian Eastern Standard Time (AEST)/Australian Eastern Daylight Savings Time (AEDT); there will therefore be a difference between the times reported in this statement/report and the times that a trade is reported by the exchange to have occurred in markets which operate in a different time zone. This report covers the period which begins at 10am on a given day through to 10am on the day following the given day unless otherwise indicated.
8. You are responsible for promptly checking this statement. You must immediately notify IBA if you become aware that there is an error in this statement. We are entitled to assume that the trades confirmed in this statement are correct unless you notify us of any error within 24 hours following IBA (or someone on its behalf) giving you this statement.

If IBA confirms execution or cancellation in error and you delay reporting such error, IBA reserves the right to remove the Transaction from the account or require you to accept the Transaction, in IBA's absolute discretion.

Please contact the Interactive Brokers Australia Customer Service Department through by lodging a ticket via account management or via the other means outlined on our website. You may also contact IB by phone, but if you report an error by phone, you should reconfirm such oral communication in writing.
9. Unless otherwise noted, Interactive Brokers acted as agent in the execution of all exchange traded products. IBA acts as principal in all over-the-counter transactions, including foreign currency spot and contracts for difference.
10. All VWAP trades are effected pursuant to an average price formula based on a reference price provided by a third-party data provider. Additional information and reference prices are available upon request. IBA, as agent, effects VWAP transactions through a market making affiliate, which acts as principal in such transactions and may have a long or short position in the security and may have profited or lost in connection with the transaction.
11. All reports, statements and confirmations issued by IBA are subject to the Applicable Laws, the directions, decisions and requirements of the relevant market operator, the clearing rules and where relevant, the relevant settlement rules, the customs and usages of the relevant financial market and the correction of errors and omissions.
12. Trades in Cash Market Products (as that term is defined in the relevant market integrity rules) on ASX and Chi-X Australia are cleared by BNP Paribas Securities Services, ARBN 149 440 291, AFSL 402467, who is a participant of ASX Clear Pty Ltd and ASX Settlement Pty Ltd.

Trades in Derivative Products on ASX and all products on ASX 24 are cleared by Interactive Brokers Australia as a participant of ASX Clear Pty Ltd and ASX Clear (Futures) Pty Ltd.

If your transaction was a crossing transaction, IBA may have either acted on behalf of (i) both the buyer and seller of this transaction, or (ii) on behalf of the buyer or seller on one side of the transaction and act as Principal on the other side. Under the Corporations Act 2001, where IBA enters into an exchange traded derivatives on a customer's behalf, IB is regarded as having issued the derivative to the customer.
13. Applicable fees for your transactions is available on the Interactive Brokers Australia website www.interactivebrokers.com.au under "Pricing".
14. Borrow Fee Rate represents the cost to borrow stock expressed in percent per annum. It is applied to the cash collateral amount on the stock borrow contract and is separate from any interest earned on credit cash balances. Similarly, Loan Fee Rate represents the benefit to lend stock. A positive rate indicates a cost to the borrower/benefit to the lender and a negative rate indicates a benefit to the borrower/cost to the lender. In general, the fee rates for hard-to-borrow stocks are higher than for normal availability stocks.
15. The closing prices on this Activity Statement are indicative and may come from third-party sources. While Interactive Brokers Australia reasonably believes the information presented in this statement is correct, Interactive Brokers Australia does not warrant the accuracy of the prices provided by third-party sources.
16. All Market Data and Research services are provided through Global Financial Information Services (GmbH).
17. Market data is provided by Global Financial Information Services (GmbH). Your local broker collects amounts owed for fees and tax for such data on behalf of Global Financial Information Services (GmbH). Note, you are responsible for any applicable taxes relating to the provision of these services.

Offshore Markets Notes: The following specific notices relate to transactions occurring on non-Australian markets only:

18. Affiliates of Interactive Brokers Australia receive compensation from fund companies in connection with the purchase and holding of mutual fund shares by customers of Interactive Brokers LLC. Such compensation includes, but is not limited to, Rule 12b-1 fees which are paid out of the funds assets. The source and amount of any remuneration received will be furnished upon written request of the customer.
19. The following entities clear non-Australian exchange transactions: Interactive Brokers LLC; Interactive Brokers Canada Inc.; Interactive Brokers Hong Kong Limited; Interactive Brokers Securities Japan, Inc.; Interactive Brokers (U.K.) Limited; Timber Hill Europe AG; Timber Hill LLC; ABN Amro Clearing Singapore Pte. Ltd.; BBVA Bancomer, S.A.; BNP Paribas Securities Services, Milan Branch; Citibank International plc; Euroclear Bank S.A./N.V.; Shinhan Securities Co., Ltd.; Skandinaviska Enskilda Banken AB.; Skandinaviska Enskilda Merchang Banking, Oslo Branch
20. Trades marked with the exchange indicator of TMBR were effected by IBA as agent through a market making affiliate, which acted as principal in the transaction and may have a long or short position in the security and may have profited or lost in connection with the transaction.
21. Affiliates of IBA may also receive liquidity rebates from Alternative Trading Systems and exchanges for certain orders. Affiliates of IBA may receive payment for some option orders pursuant to exchange-mandated marketing fee programs or other arrangements. Affiliates of IBA do not generally accept payment for order flow for security futures orders. The source and nature of any compensation received by an affiliate of IBA in connection with any transaction is available upon written request of the customer. For further information, including a full list of IBA's affiliates, check the IB AU website or email help@interactivebrokers.com.

Interactive Brokers Australia Pty Ltd., AFSL 453554, ABN 98 166 929 568, Level 40, Grosvenor Place, 255 George Street, Sydney NSW

Account Information

Name	TOUS Super Fund
Account	U7233188
Address of Account Holder(s)	58 Garnett Road, Wheelers Hill Melbourne, AU-VIC 3150 Australia
Account Type	Individual
Customer Type	Trust
Account Capabilities	Cash
Base Currency	USD

Trades

Acct ID	Symbol	Trade Date/Time	Settle Date	Exchange	Type	Quantity	Price	Proceeds	Comm	Fee	Code
Stocks											
USD											
U7233188	EWJ	2021-10-01, 00:40:39	2021-10-04	-	SELL	-143	70.3900	10,065.77	-1.07	0.00	C
U7233188	EWJ	2021-10-01, 00:40:39	2021-10-04	EDGEA	SELL	-143	70.3900	10,065.77	-1.07	0.00	C
Total EWJ (Sold)						-143	70.3900	10,065.77	-1.07	0.00	
U7233188	EWV	2021-10-20, 00:30:00	2021-10-21	-	BUY	198	50.2780	-9,955.04	-1.00	0.00	O
U7233188	EWV	2021-10-20, 00:30:00	2021-10-21	DARK	BUY	198	50.2780	-9,955.04	-1.00	0.00	O
Total EWV (Bought)						198	50.2780	-9,955.04	-1.00	0.00	
U7233188	EWV	2021-10-07, 00:30:00	2021-10-08	-	SELL	-202	47.2100	9,536.42	-1.08	0.00	C
U7233188	EWV	2021-10-07, 00:30:00	2021-10-08	EDGEA	SELL	-202	47.2100	9,536.42	-1.08	0.00	C
U7233188	EWV	2021-11-23, 07:53:08	2021-11-24	-	SELL	-198	46.7510101	9,256.70	-1.07	0.00	C;P
U7233188	EWV	2021-11-23, 07:53:08	2021-11-24	DARK	SELL	-100	46.7520	4,675.20	-1.04	0.00	C;P
U7233188	EWV	2021-11-23, 07:53:08	2021-11-24	ISLAND	SELL	-98	46.7500	4,581.50	-0.04	0.00	C;P
Total EWV (Sold)						-400	46.9828	18,793.12	-2.15	0.00	
Total EWV						-202		8,838.08	-3.15	0.00	
U7233188	FCX	2021-10-21, 01:45:41	2021-10-22	-	BUY	256	39.0650	-10,000.64	-1.28	0.00	O
U7233188	FCX	2021-10-21, 01:45:41	2021-10-22	DARK	BUY	256	39.0650	-10,000.64	-1.28	0.00	O
Total FCX (Bought)						256	39.0650	-10,000.64	-1.28	0.00	
U7233188	FCX	2021-12-01, 04:01:27	2021-12-02	-	SELL	-256	36.7900	9,418.24	-1.36	0.00	C;P
U7233188	FCX	2021-12-01, 04:01:27	2021-12-02	ISLAND	SELL	-100	36.7900	3,679.00	-1.03	0.00	C;P
U7233188	FCX	2021-12-01, 04:01:27	2021-12-02	DARK	SELL	-56	36.7900	2,060.24	-0.02	0.00	C;P
U7233188	FCX	2021-12-01, 04:01:27	2021-12-02	ISLAND	SELL	-100	36.7900	3,679.00	-0.31	0.00	C;P
Total FCX (Sold)						-256	36.7900	9,418.24	-1.36	0.00	

Trades

Total FCX						0		-582.40	-2.64	0.00	
U7233188	XLB	2021-10-21, 01:05:39	2021-10-22	-	BUY	117	84.7600	-9,916.92	-1.00	0.00	O;P
U7233188	XLB	2021-10-21, 01:05:39	2021-10-22	ISLAND	BUY	100	84.7600	-8,476.00	-1.00	0.00	O;P
U7233188	XLB	2021-10-21, 01:05:39	2021-10-22	ISLAND	BUY	17	84.7600	-1,440.92	0.00	0.00	O;P
Total XLB (Bought)						117	84.7600	-9,916.92	-1.00	0.00	
U7233188	XLB	2021-12-01, 02:50:04	2021-12-02	-	SELL	-117	85.8020	10,038.83	-1.07	0.00	C
U7233188	XLB	2021-12-01, 02:50:04	2021-12-02	DARK	SELL	-117	85.8020	10,038.83	-1.07	0.00	C
Total XLB (Sold)						-117	85.8020	10,038.83	-1.07	0.00	
Total XLB						0		121.91	-2.07	0.00	
U7233188	XLK	2021-09-20, 23:30:00	2021-09-22	-	SELL	-70	152.8620	10,700.34	-1.06	0.00	C
U7233188	XLK	2021-09-20, 23:30:00	2021-09-22	DARK	SELL	-70	152.8620	10,700.34	-1.06	0.00	C
Total XLK (Sold)						-70	152.8620	10,700.34	-1.06	0.00	
Total								29,143.70	-9.99	0.00	

Financial Instrument Information

Symbol	Description	Conid	Security ID	Listing Exch	Multiplier	Type	Code
Stocks							
EWJ	ISHARES MSCI JAPAN ETF	253190534	US46434G8226	ARCA	1	ETF	
EWW	ISHARES MSCI MEXICO ETF	2586566	US4642868222	ARCA	1	ETF	
FCX	FREEPORT-MCMORAN INC	7089	US35671D8570	NYSE	1	COMMON	
XLB	MATERIALS SELECT SECTOR SPDR	4215200	US81369Y1001	ARCA	1	ETF	
XLK	TECHNOLOGY SELECT SECT SPDR	4215230	US81369Y8030	ARCA	1	ETF	

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
A	Assignment	IPO	This transaction was executed as part of an IPO in which IB was a member of the selling group and is classified as a Principal trade.
AEx	Automatic exercise for dividend-related recommendation.	L	Ordered by IB (Margin Violation)
B	Automatic Buy-in	M	Entered manually by IB (Please refer to legal note #2)
C	Closing Trade	MEx	Manual exercise for dividend-related recommendation.
Ca	Cancelled	O	Opening Trade
Co	Corrected Trade	P	Partial Execution
Cx	Part or all of this transaction was a Crossing executed as dual agent by IB for two IB customers	Pr	Part or all of this transaction was executed by the Exchange as a Crossing by IB against an IB affiliate and is therefore classified as a Principal and not an agency trade
D	IB acted as dual agent for both the buyer and seller in this transaction. Information regarding the counterparty to this trade will be furnished to you upon your request	R	Dividend Reinvestment
Ep	Resulted from an Expired Position	RP	IB acted as agent for the fractional share portion of this trade, which was executed by an IB affiliate as riskless principal.
Ex	Exercise	RPA	IB acted as agent for both the fractional share portion and the whole share portion of this trade; the fractional share portion was executed by an IB Affiliate as riskless principal.
FP	IB acted as agent for the fractional share portion of this trade, which was executed by an IB affiliate as principal.	SI	This order was solicited by Interactive Brokers
FPA	IB acted as agent for both the fractional share portion and the whole share portion of this trade; the fractional share portion was executed by an IB Affiliate as principal.	SO	This order was marked as solicited by your Introducing Broker

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
G	Trade in Guaranteed Account Segment	SS	Customer designated this trade for shortened settlement and so is subject to execution at prices above the prevailing market
IA	This transaction was executed against an IB affiliate	T	Transfer

Notes/Legal Notes

Notes

- This daily trade report has been prepared by Interactive Brokers Australia Pty Ltd AFSL 453554, ABN 98 166 929 568, Level 40, Grosvenor Place, 255 George Street, Sydney NSW to confirm the Transactions covered herein.

IBA is a participant of ASX market, the ASX 24 market and the Chi-X Australia market.
- Transactions in products on Australia exchanges which settle via CHESS ((including ordinary shares, units, bonds, hybrids, CDIs, exchange-traded Australian Government Bonds (AGBs) , exchange-traded products (including ETFs), warrants and instalments)) settle on trade date plus two days, i.e. T+2, and options and futures settle on trade date plus one day, i.e. T+1. Share (including stock) transactions on international exchanges generally settle on trade date plus 3 days, i.e. T+3 (some exchanges have longer or shorter settlement periods) and options and futures traded on international exchanges settle on the trade date plus one day, i.e. T+1. A reference to a "trade date" is a reference to the trade date in the place where the market for the relevant product is located. Ending settled cash reflects the cash which has actually settled.
- Initial and maintenance margin requirements are available within the Account Window of the Trader Workstation.
- Quantities preceded by a "-" sign indicate sell transactions. Other transactions are purchases.
- In case of partial executions, commissions are charged on the total quantity executed on the original order. The commission is displayed on the first partial execution only.
- Each closed lot indicated above with a reference to note (6) was chosen by the end of the trading day to be sold versus the specific opening purchase identified in that row.
- Times are displayed in Australian Eastern Standard Time (AEST)/Australian Eastern Daylight Savings Time (AEDT); there will therefore be a difference between the times reported in this statement/report and the times that a trade is reported by the exchange to have occurred in markets which operate in a different time zone. This report covers the period which begins at 10am on a given day through to 10am on the day following the given day unless otherwise indicated.
- You are responsible for promptly checking this statement. You must immediately notify IBA if you become aware that there is an error in this statement. We are entitled to assume that the trades confirmed in this statement are correct unless you notify us of any error within 24 hours following IBA (or someone on its behalf) giving you this statement.

If IBA confirms execution or cancellation in error and you delay reporting such error, IBA reserves the right to remove the Transaction from the account or require you to accept the Transaction, in IBA's absolute discretion.

Please contact the Interactive Brokers Australia Customer Service Department through by lodging a ticket via account management or via the other means outlined on our website. You may also contact IB by phone, but if you report an error by phone, you should reconfirm such oral communication in writing.
- Unless otherwise noted, Interactive Brokers acted as agent in the execution of all exchange traded products. IBA acts as principal in all over-the-counter transactions, including foreign currency spot and contracts for difference.
- All VWAP trades are effected pursuant to an average price formula based on a reference price provided by a third-party data provider. Additional information and reference prices are available upon request. IBA, as agent, effects VWAP transactions through a market making affiliate, which acts as principal in such transactions and may have a long or short position in the security and may have profited or lost in connection with the transaction.
- All reports, statements and confirmations issued by IBA are subject to the Applicable Laws, the directions, decisions and requirements of the relevant market operator, the clearing rules and where relevant, the relevant settlement rules, the customs and usages of the relevant financial market and the correction of errors and omissions.
- Trades in Cash Market Products (as that term is defined in the relevant market integrity rules) on ASX and Chi-X Australia are cleared by BNP Paribas Securities Services, ARBN 149 440 291, AFSL 402467, who is a participant of ASX Clear Pty Ltd and ASX Settlement Pty Ltd.

Trades in Derivative Products on ASX and all products on ASX 24 are cleared by Interactive Brokers Australia as a participant of ASX Clear Pty Ltd and ASX Clear (Futures) Pty Ltd.

If your transaction was a crossing transaction, IBA may have either acted on behalf of (i) both the buyer and seller of this transaction, or (ii) on behalf of the buyer or seller on one side of the transaction and act as Principal on the other side. Under the Corporations Act 2001, where IBA enters into an exchange traded derivatives on a customer's behalf, IB is regarded as having issued the derivative to the customer.
- Applicable fees for your transactions is available on the Interactive Brokers Australia website www.interactivebrokers.com.au under "Pricing".

Offshore Markets Notes: The following specific notices relate to transactions occurring on non-Australian markets only:

- Affiliates of Interactive Brokers Australia receive compensation from fund companies in connection with the purchase and holding of mutual fund shares by customers of Interactive Brokers LLC. Such compensation includes, but is not limited to, Rule 12b-1 fees which are paid out of the funds assets. The source and amount of any remuneration received will be furnished upon written request of the customer.
- The following entities clear non-Australian exchange transactions: Interactive Brokers LLC; Interactive Brokers Canada Inc.; Interactive Brokers Hong Kong Limited; Interactive Brokers Securities Japan, Inc.; Interactive Brokers (U.K.) Limited; Timber Hill Europe AG; Timber Hill LLC; ABN Amro Clearing Singapore Pte. Ltd.; BBVA Bancomer, S.A.; BNP Paribas Securities Services, Milan Branch; Citibank International plc; Euroclear Bank S.A./N.V.; Shinhan Securities Co., Ltd.; Skandinaviska Enskilda Banken AB.; Skandinaviska Enskilda Merchand Banking, Oslo Branch
- Trades marked with the exchange indicator of TMBR were effected by IBA as agent through a market making affiliate, which acted as principal in the transaction and may have a long or short position in the security and may have profited or lost in connection with the transaction.
- Affiliates of IBA may also receive liquidity rebates from Alternative Trading Systems and exchanges for certain orders. Affiliates of IBA may receive payment for some option orders pursuant to exchange-mandated marketing fee programs or other arrangements. Affiliates of IBA do not generally accept payment for order flow for security futures orders. The source and nature of any compensation received by an affiliate of IBA in connection with any transaction is available upon written request of the customer. For further information, including a full list of IBA's affiliates, check the IB AU website or email help@interactivebrokers.com.

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SPK.AX	Spark New Zealand Limited - Accumulation	950.000000	\$4,113.50	950.000000	\$4,237.00	(2.91)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		950.000000	\$4,113.50	950.000000	\$4,237.00	

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- SPK_Holding Stat.pdf [SPK.AX](#)

Standard Checklist

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

TOUS SUPER FUND
Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
CBA11932000	CBA CDIA ***2000					3,593.78	
CharlesSchwabUSD	Charles Schwab Cash (USD)					938.03	
NAB115714126	NAB Cash Manager ***126					185.40	
NAB116598964	NAB Cash Manager ***964					613.79	
UBANK374442241	UBank SMSF ***241					12,508.63	
UBANK376370704	UBank USaver SMSF ***704					69,388.53	
74800	Managed Investments (Overseas)						
SHKDTOUSIN	Interactive Brokers Trading Account					1.0000	
SHKDTOUSAC	Saxo Capital Markets					1.0000	
77600	Shares in Listed Companies (Australian)						
SPK.AX	Spark New Zealand Limited - Accumulation				Setup	950.0000	950.0000
77700	Shares in Listed Companies (Overseas)						
COF.NYE	Capital One Financial Corp.				Setup	48.0000	48.0000
DAL.NYE	Delta Air Lines, Inc.				Verify	64.0000	64.0000

TOUS SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA CDIA ***2000		3,368.78		225.00					3,593.78	3,593.78
Charles Schwab Cash (USD)		11,372.63		339.48		(10,636.06)			1,076.05	1,076.05
NAB Cash Manager ***126		240.28		0.12		(55.00)			185.40	185.40
NAB Cash Manager ***964		613.51		10,090.28		(10,090.00)			613.79	613.79
UBank SMSF ***241		13,018.81		39.82		(550.00)			12,508.63	12,508.63
UBank USaver SMSF ***704		79,268.60		209.93		(10,090.00)			69,388.53	69,388.53
		107,882.61		10,904.63		(31,421.06)			87,366.18	87,366.18
Managed Investments (Overseas)										
SHKDTOUSIN - Interactive Brokers Trading Account	1.00	39,099.96		8,615.48				1.00	47,715.44	47,715.44
SHKDTOUSAC - Saxo Capital Markets	1.00	39,176.51		19,578.48				1.00	58,754.99	58,754.99
		78,276.47		28,193.96					106,470.43	106,470.43
Shares in Listed Companies (Australian)										
SPK.AX - Spark New Zealand Limited - Accumulation	950.00	3,059.95						950.00	3,059.95	4,113.50

TOUS SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		3,059.95							3,059.95	4,113.50
Shares in Listed Companies (Overseas)										
COF.NYE - Capital One Financial Corp.			48.00	10,605.83				48.00	10,605.83	7,259.57
DAL.NYE - Delta Air Lines, Inc.	64.00	5,752.31						64.00	5,752.31	2,691.36
		5,752.31		10,605.83					16,358.14	9,950.93
		194,971.34		49,704.42		(31,421.06)			213,254.70	207,901.04

Balance History

 Currency Australian Dollar

<< View: SPK, X*****5671 (TOUS PTY LTD <TOUS SUPER FUND A/C>)

 Balance as at date (dd/mm/yyyy) 30/06/2022

 Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****5671	SPK	4.33	950	950	4,113.50

Viewing 1 - 1 of 1

Total Value: \$ 4,113.50

 Ask us now 

77700 - Shares in Listed Companies (Overseas)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
COF.NYE	Capital One Financial Corp.	48.000000	\$7,259.57			100%
DAL.NYE	Delta Air Lines, Inc.	64.000000	\$2,691.36	64.000000	\$3,682.68	(26.92)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		112.000000	\$9,950.93	64.000000	\$3,682.68	

Supporting Documents

- Investment Movement Report [Report](#)
- Trade_Confirm_COF_Bought_071321_1822.pdf [COF.NYE](#)

Standard Checklist

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

TOUS SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA CDIA ***2000		3,368.78		225.00					3,593.78	3,593.78
Charles Schwab Cash (USD)		11,372.63		339.48		(10,636.06)			1,076.05	1,076.05
NAB Cash Manager ***126		240.28		0.12		(55.00)			185.40	185.40
NAB Cash Manager ***964		613.51		10,090.28		(10,090.00)			613.79	613.79
UBank SMSF ***241		13,018.81		39.82		(550.00)			12,508.63	12,508.63
UBank USaver SMSF ***704		79,268.60		209.93		(10,090.00)			69,388.53	69,388.53
		107,882.61		10,904.63		(31,421.06)			87,366.18	87,366.18
Managed Investments (Overseas)										
SHKDTOUSIN - Interactive Brokers Trading Account	1.00	39,099.96		8,615.48				1.00	47,715.44	47,715.44
SHKDTOUSAC - Saxo Capital Markets	1.00	39,176.51		19,578.48				1.00	58,754.99	58,754.99
		78,276.47		28,193.96					106,470.43	106,470.43
Shares in Listed Companies (Australian)										
SPK.AX - Spark New Zealand Limited - Accumulation	950.00	3,059.95						950.00	3,059.95	4,113.50

TOUS SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		3,059.95							3,059.95	4,113.50
Shares in Listed Companies (Overseas)										
COF.NYE - Capital One Financial Corp.			48.00	10,605.83				48.00	10,605.83	7,259.57
DAL.NYE - Delta Air Lines, Inc.	64.00	5,752.31						64.00	5,752.31	2,691.36
		5,752.31		10,605.83					16,358.14	9,950.93
		194,971.34		49,704.42		(31,421.06)			213,254.70	207,901.04



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Trade Confirmation

YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
58 GARNETT RD
PROVINCE VIC
WHEELERS HILL 3150
AUSTRALIA

07/13-00000-DC27A091 *



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
U/A DTD 07/06/2011

Account Number
6359-1822

Trade Confirmation

If you have questions about this report, please contact Schwab at 1-800-435-4000.

Terms and Conditions

Retain for your records

It is agreed between Charles Schwab & Co., Inc. ("Schwab") and the customer:

- (1) If you find any errors or omissions on this trade confirmation, please call Schwab immediately using any of the appropriate phone numbers listed above. To protect your rights, you must also notify us in writing. You should notify us immediately upon discovery of the error, but in any event no later than 10 days after you receive the confirmation. This confirmation will be deemed conclusive after 10 days. Schwab will not be liable for any losses that occur because of your failure to promptly notify us of an error.
- (2) All transactions are subject to the rules, regulations, requirements and customs of the Federal Reserve Board, the exchange or market (and its clearing agency, if any) where executed, any association whose rules and regulations govern transactions in said market, and your account agreement(s) with Schwab. We will furnish, upon written request, the date and time when this transaction took place and the name of the other party to the transaction. Federal regulations require that all brokerage firms report sales transactions to the IRS unless the order was placed through an IRA, corporate or trustee account.
- (3) Securities purchased by you or held by us may be hypothecated and/or commingled with securities carried for other customers.
- (4) Payment for all purchases or delivery of securities sold is due promptly and in any event no later than the settlement date. We reserve the right to liquidate securities or otherwise cover a position without notice at any time, including prior to settlement date, when in our judgment the value of the collateral is in jeopardy or the account poses a risk to the firm. You will be held responsible for any resulting loss.
- (5) Mutual Fund Transaction Fees shown on this confirmation, if applicable, are charged by Schwab. You can choose to buy the shares directly from the fund itself or its principal underwriter or distributor without paying Schwab's transaction fee. Please consult the prospectus for information about any other fees which a fund might charge.
- (6) If the symbol (*) appears on the item description on your confirmation, the offering of the described security has been made solely by means of the prospectus relating thereto, a copy of which has been or will be delivered to you.
- (7) Call features, in addition to any identified on the face hereof, may exist for certain common stocks, preferred stocks and bonds that could affect yield. For additional information or questions, contact Schwab using any of the appropriate numbers listed above. Securities held for you at Schwab or at a central clearing facility, but not registered in your name, are commingled with identical securities held for other customers. In the event securities so held are called by the issuer, the securities to be called will be determined by an impartial and random selection system. Should your security be so selected, it will be presented for redemption and your account credited with the proceeds. Clients have the right to withdraw uncalled, fully paid securities at any time prior to a partial call, and also to withdraw excess margin securities not subject to restrictions.
- (8) Any credit ratings shown on this confirmation are as of the time the confirmation was generated and may differ from any credit ratings provided at the time this transaction took place. The credit ratings for this security could have changed between the time of your transaction and the time

this confirmation was generated. For additional information or questions, contact Schwab using any of the appropriate numbers listed above.

(9) Schwab received remuneration from the broker-dealer or market center through which the transaction was executed. The nature and source of which such remuneration may vary and will be disclosed to you upon written request.

(10) If the security described on the front of this confirmation was issued by The Charles Schwab Corporation ("CSC") or an entity controlled by CSC, we are required to disclose that (a) Schwab is controlled by CSC or (b) Schwab and the issuer are under the common control of CSC.

(11) Additional Load Fund Breakpoint Information: You may be eligible for breakpoint discounts based on the size of your purchase, current holdings or future purchases. The sales charge you paid may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus or Statement of Additional Information. If you need additional assistance please contact your Schwab investment professional or financial advisor.

(12) Transaction Fee - includes fees charged for purchases and sales of certain mutual fund shares, and/or fees charged for certain fixed income securities transactions.

(13) To obtain electronic copies of notices, offering documents, and documents incorporated by reference pertaining to Government Sponsored Enterprises ("GSE") and Federal Agency securities, visit the following web sites: Federal Farm Credit Bank (FFCB): <http://www.farmcredit-ffcb.com> ; Federal Home Loan Bank (FHLB): <http://www.fhllb-of.com> ; Federal Home Loan Mortgage Corporation (FHLMC): for debt securities: <http://www.freddie.mac.com/debt> , for mortgage securities: <http://www.freddie.mac.com/mbs> ; Federal National Mortgage Association (FNMA): <http://www.fanniemae.com> ; Government National Mortgage Association (GNMA): <http://www.ginniemae.gov>.

(14) If the security is a TBA (To Be Announced) status, further pool information is available by contacting the issuer as follows: 1-800-2FANNIE (1-800-232-6643) for Fannie Mae and 1-800-336-3672 for Freddie Mac and 1-800-234-4662 for Ginnie Mae or by emailing Fannie Mae at bestmbs@fanniemae.com or Freddie Mac at Investor_Inquiry@FreddieMac.com.

(15) To request a paper copy of an offering document, official statement, or final prospectus, call 888-835-8846.

(16) For asset-backed securities, which represent an interest in or are secured by a pool of receivables or other financial assets subject continuously to prepayment, the actual yield may vary according to the rate at which the underlying receivables or other financial assets are prepaid. Information concerning the factors that affect yield (including at a minimum estimated yield, weighted average life and the prepayment assumptions underlying yield) will be furnished upon request.

(17) If this transaction involves a zero-coupon security, no periodic interest payments will be made and, if the security is callable, it may be called below maturity value and if callable and available in bearer form it may be called without notice by mail to the holder, unless registered.

(18) In the case of a bond transaction that had a factor, the principal amount will reflect the modified amount resulting from the bond factor. Additional information will be furnished upon request.



Schwab One® International Account of
YIN O CHEE & LINDA CHEE TTEE
TOUS SUPERANNUATION FUND
 U/A DTD 07/06/2011

Account Number
6359-1822

Trade Confirmation

BOUGHT Capital One Fc (Symbol: COF)

Security No./CUSIP: 14040H-10-5

Type: Cash

Trade: 07/13/21

Settle: 07/15/21

<i>Quantity</i>	<i>Price (\$)</i>	<i>Principal (\$)</i>	<i>Charges and/or Interest (\$)</i>	<i>Total Amount (\$)</i>
48	165.23	7,931.04	N/A	7,931.04

For this security:

- Schwab acted as your agent.

Internal Use Only: 2, E



88000 - Sundry Creditors

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$725.00)	(\$5,090.00)	(85.76)%
TOTAL		CY Balance	LY Balance	
		(\$725.00)	(\$5,090.00)	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

Attach all source documentation and confirmations of Liability

TOUS SUPER FUND
General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				5,090.00 CR
09/08/2021	Internet Transfer 2020 Min Drawdown		5,090.00		0.00 DR
30/06/2022	2021 Superhelp fees			725.00	725.00 CR
			5,090.00	725.00	725.00 CR

Total Debits: 5,090.00

Total Credits: 725.00

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$550.38)	(\$1,341.00)	(58.96)%
TOTAL		CY Balance	LY Balance	
		(\$550.38)	(\$1,341.00)	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

TOUS SUPER FUND

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
COF.NYE	Capital One Financial Corp.	(3,346.26)	(1,115.42)	(2,230.84)	(2,230.84)
SPK.AX	Spark New Zealand Limited - Accumulation	(123.50)	(41.17)	(82.33)	(82.33)
SHKDTOUSIN	Interactive Brokers Trading Account	3,267.45	1,089.15	2,178.30	2,178.30
DAL.NYE	Delta Air Lines, Inc.	(991.32)	(330.44)	(660.88)	(660.88)
SHKDTOUSAC	Saxo Capital Markets	339.73	113.24	226.49	226.49
		(853.90)	(284.64)	(569.26)	(569.26)
Total		(853.90)	(284.64)	(569.26)	(569.26)
Deferred Tax Liability (Asset) Summary					
Opening Balance		1,341.00			
Current Year Transactions		(85.39)			
Total Capital Losses		(653.02)			
Total Tax Losses		(52.20)			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Deferred Tax report rounding		(0.01)			
Closing Balance		550.38			

A - Financial Statements

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Note to auditor.docx

Standard Checklist

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

Note to auditor

- Actuarial certificate was not obtained as the fund has a loss in this financial year. No exempt current pension income was claimed.

B - Permanent Documents

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report
- Super Fund Lookup.pdf
- ASIC - Company Statement.pdf
- ABN Lookup.pdf

Standard Checklist

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

TOUS SUPER FUND

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 01/07/2011
Tax File Number: Provided
ABN: 88080264173

Period: 01/07/2021 - 30/06/2022
Fund Type: SMSF
GST Registered: No

Postal Address:

58 Garnett Road
Wheelers Hill, Victoria 3150

Physical Address:

58 Garnett Road
Wheelers Hill, Victoria 3150

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Chee, Yin Onn	72	2	1	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	Gold Consulting Group
Fund Contact	Chee, Yin Onn
Tax Agent	Superhelp Australia Pty Limited
Trustee	Tous Pty Ltd Chee, Yin Onn Chee, Linda Set Fen



Current details for ABN 88 080 264 173

ABN details

Entity name:	The trustee for Tous Super Fund
ABN status:	Active from 01 Jul 2011
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	VIC 3150

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The trustee for Tous Super Fund** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



ASIC

Australian Securities & Investments Commission

PO Box 4000
Gippsland Mail Centre VIC 3841
DX 84416 Traralgon

29 June 21



027/918

TOUS PTY LTD
58 GARNETT ROAD
WHEELERS HILL VIC 3150

Dear Officeholder,

Pay invoice and check company statement

For more help or information

Web www.asic.gov.au
Ask a question? www.asic.gov.au/question
Telephone 1300 300 630

FOR TOUS PTY LTD

ACN 151 827 655

Your company's annual statement and review fee invoice statement is enclosed.

To meet your legal requirements and to avoid late fees you need to:

1. review your company's statement to ensure that your company details are correct, and notify of any changes or corrections online; and
2. pay the balance shown on the invoice statement before the due date.

If you no longer require this company you should act now to close it down. Details on deregistering a company are available on our website at www.asic.gov.au/closing.

For full details on your obligations and requirements for company solvency, refer to the following:

Invoice statement

Pay account balance by due date	Pay the account balance shown on the enclosed invoice statement. The account balance includes your annual review fee and any overdue balances. Fees apply for late payments. Refer to the invoice statement for details of possible late fees.
---------------------------------	--

Payments can be made quickly via BPAY, EFT, or Australia Post outlets. Check your invoice statement for full payment options.

Company statement

Check that company details are complete and up to date	Your company details, as recorded by us, are shown on the company statement. Check the company statement and ensure that your company details are complete and up to date.
--	--

Notify us of any change	If your company details are not up to date, you must notify us within 28 days from the issue date on the company statement or late review fees apply.
-------------------------	---

How to notify us of changes	Notify changes to company details online at www.asic.gov.au/changes . First time users of our online services will need the corporate key provided
-----------------------------	---

Corporate key

Keep your corporate key number safe

The corporate key is an eight-digit security feature to protect your company's information from unauthorised lodgement. The corporate key is connected to your Australian Company Number (ACN) and is located on the first page, top right of the enclosed company statement. (This security number is not included on company statement reprints).

Register for online access

The corporate key can be used to register for online access, allowing you to conveniently and securely change your company details electronically on our website. Go to www.asic.gov.au for more details on online lodgement.

Need a new corporate key

As an officeholder of this company, you are responsible for the security of your corporate key. You can apply for a new corporate key on our website at www.asic.gov.au/corporatekey.

Information on whether or not you are able to pay your company debts as they fall due (company solvency)

The directors of your company must pass a solvency resolution no more than two months after the review date (unless your company has lodged with us, within the last 12 months, a financial report and directors' report required under Chapter 2M of the *Corporations Act 2001*). You must keep a copy of the solvency resolution. If the solvency resolution was not made, or was negative, you need to lodge a Form 485 *Statement in relation to company solvency*.

Failure to pass a solvency resolution, when required, is an offence.

Need help?

If you need assistance, go to our website at www.asic.gov.au/question.

Yours faithfully,



Rosanne Bell
Senior Executive Leader
Registry

Inquires 1300 300 630

Issue date 29 Jun 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 34327610

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 151 827 655
FOR TOUS PTY LTD

REVIEW DATE: 30 June 21

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 **Registered office**
58 GARNETT ROAD WHEELERS HILL VIC 3150

2 **Principal place of business**
58 GARNETT ROAD WHEELERS HILL VIC 3150

3 Officeholders

Name: LINDA SET FEN CHEE
Born: IPOH, PERAK MALAYSIA
Date of birth: 12/07/1950
Address: 58 GARNETT ROAD WHEELERS HILL VIC 3150
Office(s) held: DIRECTOR, APPOINTED 30/06/2011

Name: YIN ONN CHEE
Born: IPOH, PERAK MALAYSIA
Date of birth: 07/09/1949
Address: 58 GARNETT ROAD WHEELERS HILL VIC 3150
Office(s) held: DIRECTOR, APPOINTED 30/06/2011; SECRETARY, APPOINTED 30/06/2011

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

5 Members

Company statement continued

Name: YIN ONN CHEE
 Address: 58 GARNETT ROAD WHEELERS HILL VIC 3150

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: LINDA SET FEN CHEE
 Address: 58 GARNETT ROAD WHEELERS HILL VIC 3150

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.



The trustee for Tous Super Fund

ABN details

ABN:	88 080 264 173 View record on ABN Lookup
ABN Status:	Active from 01 Jul 2011
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO Box 1906 MACQUARIE CENTRE NSW 2113 AUSTRALIA
Status:	Complying

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

C - Other Documents

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Minutes of Investment Intentions - 10th August 2021.pdf
- [completed] SMSF Annual Admin Order Forms 2022.pdf
- Derivatives Risk Statement.pdf
- TOUS Super Fund - Investment Strategy _Reviewed - 1st October 2021.pdf
- Minutes of review of investment strategy - 1st October 2021.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

DERIVATIVES RISK STATEMENT

TOUS Super Fund

The trustees have resolved that the following Derivatives Risk Statement be adopted and implemented for the TOUS Superannuation Fund.

Introduction

The Superannuation Industry Supervision Act (SISA) requires a Derivatives Risk Statement (DRS) to be in effect for a Superannuation Fund where a charge is given, in relation to the use of derivatives by the trustee of the Fund.

Overview

The Trustees of the Fund confirm that when using derivatives the following objectives will be considered:

- A derivative investment must be intended to support the fund's overall investment strategy.
- The purpose of making a specific derivative investment must be consistent with the investment objectives of the fund.
- All investment guidelines in respect of each member must be complied with.

Reasons for using Derivatives

The Trustees of the Fund confirm that the reasons for using derivatives in the Fund are as follows:

- Writing (selling) covered options to produce extra income for the fund.
- Hedging the portfolio against the risk of adverse movements in market prices and thereby reducing volatility.
- Achieving diversified exposure to an entire market through market indices.
- Achieving transactional efficiency through reducing the cost of achieving a required exposure.

Risk analysis

The trustees are responsible for the risk management and investment decisions of the fund, including those relating to derivatives. Although professional advice may be sought, the ultimate responsibility remains with the trustees. There are various types of risks associated with derivatives. These can be broadly categorized under the headings of market risk, basis risk, liquidity risk, credit risk, and legal risk. These risks are described below.

Market Risk

Market risk is the risk of adverse movements in markets. It arises through the holding of any financial instrument, physical or derivative, which creates exposure to movements in prices of a security or market. The market risk associated with the use of derivatives is assessed in the context of the risk profile of the total portfolio.

The predominant market risks involved with derivatives include:

For "buy to open" options positions the inherent higher volatility of derivatives compared to physical positions and the time decay, which reduces the market value of the position over time.

For "sell to open" options positions if not covered by physical stock, losses are potentially unlimited. If exercised, the fund may not be able to fulfill the contract's obligation.

For futures contracts the inherent higher volatility of derivatives compared to physical positions and the internal leverage involved can lead to higher than normal losses. Losses can be potentially unlimited

Basis Risk

Basis risk is the risk that the value of a derivative will not move in line with the related physical position.

Liquidity Risk

There are two types of liquidity risk that arise from investing in derivatives. These are:

Market Liquidity Risk - the risk that the trustees may not be able to, or cannot easily, unwind or offset a particular position due to inadequate market depth or disruptions in the market place.

Funding Liquidity Risk - the risk that the trustees may not be able to meet the future cash flow obligations from the derivative activities such as meeting margin calls on futures contracts.

Counter-party (Credit) Risk

Counter-party risk is the risk that a counter-party will fail to perform contractual obligations, that is default either in whole or part, under a contract.

Legal Risk

Legal risk is the risk that a derivative contract will not be legally enforceable.

Managing Risks

In order to manage & control the risks inherent with Derivatives, the Trustees undertake to consider and where appropriate implement the following restrictions, controls, and processes:

- All open derivative positions are monitored closely on a daily basis.
- Ensuring prior to and during all derivative contracts that any and all potential expiry exercise obligations can be fulfilled by the fund, and that the exercise event is still consistent with the fund's overall investment strategy.
- Ensuring that positions in derivatives are covered. For the purposes of this DRS, cover consists of cash, or assets that are equivalent to cash and can be converted to cash within the settlement period. They must be sufficient to meet all potential obligations arising from the underlying asset exposure represented by the derivative position. Cover may also consist of securities in the case of options contracts.
- The setting and execution of a "stop loss" level for all futures and open "sold" option positions, to reduce "unlimited loss" risk on 'cash settled' contracts.
- Asset allocation targets and exposure limits specified in the investment strategy(s) of the fund include both physical and derivative exposures of the portfolio. The trustees must manage portfolios to these target allocations.
- When a derivative contract is entered into, the trustee takes into consideration the likelihood that the price of a derivative will move in line with the underlying physical position and assesses whether the level of basis risk is acceptable.
- The market depth of the derivative will be assessed to control liquidity risk.
- Sufficient cash reserves are maintained in the fund to fund deposits and margin calls equal to the impact of a considered maximum movement of the net (short plus long) derivative position.
- In order to minimize both counter-party and legal risk, the trustees will use exchange traded options and futures, which are subject to market standard documentation and settlement procedures. Participants in the exchange are subject to regulation.

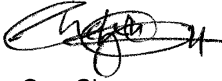
Compliance Processes

The compliance process for the fund includes ongoing monitoring by the trustees to ensure that the above controls and procedures are effective in controlling and managing the identified risks in the use of derivatives. If deficiencies are identified, the trustees will take corrective action. The trustees will review its policies and procedures in an effort to keep current with the evolving derivatives markets and to ensure that they use derivative instruments appropriately and in the best interests of fund members. The

trustees will seek advice from an expert investment professional when required to assist with this process.

Date: 15th July 2021

Signed



Yin Onn Chee



Linda Set Fen Chee

TOUS Super Fund

TOUS Superannuation Fund
ABN:88 080 264 173

Minutes of meeting of the Directors of the Trustee

Date: 10th August 2021

Time commenced: 10.30am

Place: 58 Garnett Road, Wheelers Hill 3150

Chaired by: Yin Onn Chee

Attendees: Yin Onn Chee and Linda Set Fen Chee

Subject: Type of Investments

1. **Noted** that this meeting was convened for the Directors of this Fund type to review and updated, as needed, investment options

2. **Noted** that the Directors have discussed and decided that in view of potential for the base interest rates in Australian banks to continue to remain low, there is a need to continue to look and/or remain in trading vehicles that could present more potential for capital growth opportunities. Hence, the following investment instruments will be implemented for this fiscal year. As a result, it was reconciled that accumulation funds would continue to be invested in an online saver whilst pension mode funds would be re-invested in the following manner:


- a) up to but no more than 80% of pension fund to be invested in shares and ETF trades both here in Australia and overseas markets
- b) up to and no more than 10% to be invested in US stock options
- c) the remainder of accumulation and pension funds is to be invested and held in a Usaver account offering by UBank.

3. **Noted** that the intended investments did not breach any Superannuation Law and was therefore an investment permitted to be made for the Fund and in line with the TOUS Super Fund's investment strategy.

4. **Resolved unanimously** that the Fund will acquire those investments.

There being no further matters to discuss, the meeting was closed.

Signed as a true record of the meeting


Chairperson's signature

10th August 2021
Date

TOUS Superannuation Fund
ABN:88 080 264 173

Minutes of meeting of the Directors of the Trustee

Date: 1st October 2021

Time commenced: 1.00pm

Place: 58 Garnett Road, Wheelers Hill 3150

Chaired by: Yin Onn Chee

Attendees: Yin Onn Chee and Linda Set Fen Chee

Subject: Review of Investment Strategy

1. **Noted** that this meeting was convened for the Directors of this Fund to review insurance consideration for the Directors of TOUS Super Fund.

2. **Noted** that the Investment Strategy developed was reviewed and updated where appropriate and deemed to be still appropriate. Review was completed on 1st October 2021.

There being no further matters to discuss, the meeting was closed.

Signed as a true record of the meeting



Chairperson's signature

1st October 2021

Date

Investment Strategy for TOUS Superannuation Fund

1) Investment objectives

a) Specific Objectives

The Trustees of the Fund aim to:

- Invest in such a way as to maximize member returns with regard to the risk associated in holding the investment so as to meet pension payments for the two Trustees, Yin Onn and Linda Chee
- Achieve appropriate diversification and the benefits of investing across a number of asset class(eg. shares, stock options, ETFs, property, fixed deposit, online savers) in a long term investment strategy; and
- Ensure that the superannuation fund can pay benefits as well as other costs of this Fund as they become due and payable

b) General objectives

The Trustees general investment objective is to achieve real medium to longer term growth while maintaining a low level of capital volatility. To achieve this objective, the Trustees have determined the Fund will have the ability to invest in the following areas:

- Equities, stock options, ETFs, and stocks including the participation in dividend reinvestment programs and/or any other similar investments/securities in any company incorporated anywhere, whether carrying on business in Australia or not that offered in these areas
- Property trusts and associated investments
- Managed investments and associated products thereof
- Direct Property investment
- Cash/Fixed/Term Deposits and Online Saver accounts
- Any other investments legally able to be made under the laws of the Commonwealth of Australia and it's States and Territories

There is no minimum or maximum set targets for any asset class. It is possible, therefore, that exposure to any asset class at any point in time may be relatively very high or very low, even zero.

c) Insurance

The Trustees note the requirement for the Fund to consider insurance for the benefits of Members. The Trustees also note that the insurance policy can be issued from the Fund.

The Trustees will consider insurance and implement a suitable insurance strategy as appropriate for their circumstances from time to time. The Trustees will review and re-consider the death and disability insurance needs of each member annually.

2) Member's Profile and needs

- Yin Onn is 72 and Linda is 72 years of age. Both are retired and are in good health
- They are able to withstand small volatility in asset values without significant impact on lifestyle
- Retirement needs will be financed by a combination of superannuation assets and personal savings/investments outside of superannuation

3) Confirmation

This is to confirm that TOUS Super Fund Trust Deed allows all of the above chosen investment asset classes. In addition, the Trustees will ensure that all the fund's investments are monitored and continue to comply with this strategy and the relevant legislation. The Trustees reserve the right to alter this strategy at any time.

Signed by the Trustees


.....
Yin Onn Chee


.....
Linda Set Fen Chee

1st October 2021

.....
Date



SuperHelp Australia Pty Ltd

SMSF Annual Admin Order Form

Address: PO Box 1906
Macquarie Centre NSW 2113
Email: info@superhelp.com.au
Phone: 1 300 736 453

1 SMSF Name:	TOUS Super Fund
2 Current Postal Address:	58 Garnett Road
	Wheelers Hill
	Victoria 3150
3 Current Street Address (If same as Postal Address, write 'As Above'):	As Above
4 Please tick yes if you would like us to update your new address with the tax office.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
5 Contact Name:	Yin Onn Chee
6 Contact Phone:	(Work)
	(Home)
	(Mobile) 0419886095
7 Contact Email Address:	yinochee@gmail.com



SuperHelp Australia Pty Ltd

Accounting and Reporting Engagement Letter

Address:	PO Box 1906 MACQUARIE CENTRE, NSW 2113
Email:	info@superhelp.com.au
Phone:	1300 736 453

Following our discussions, we are pleased to undertake the engagement as set out below (any changes shall be by agreement of both parties and evidenced in writing):

- Prepare financial and other statements for the SMSF as requested, and
- Prepare and lodge SMSF Income Tax Return
- Liaise with Independent Auditor to perform Audit for the SMSF

Terms of Engagement

This letter is to confirm our understanding of the terms of our engagement and the nature and limitation of the services that we provide.

Purpose, Scope and Output of the Engagement

The firm will provide taxation and accounting services listed above to the trustees. Such services will be conducted in accordance with the relevant professional and ethical standards issued by the Accounting Professional & Ethical Standards Board Limited (APESB).

These services will be provided to assist trustees and members to meet their reporting obligations to the Australian Taxation Office (ATO) and your other service needs.

The extent of our procedures and services will be limited exclusively for this purpose only unless otherwise agreed to. As a result:

- no audit or review will be performed and accordingly, no assurance will be expressed;
- our engagement cannot be relied upon to disclose irregularities including fraud, other illegal acts and errors that may exist. However, we will inform you of any such matters they may come to our attention; and
- the financial statements and income tax return for your entities will be prepared or distribution to the trustees and members for the purpose noted above. We disclaim any assumption of responsibility for any reliance on our report to any person or entity other than those parties indicated, and for any purpose other than for which it was prepared. Our report will contain a disclaimer to this effect.

Responsibilities

In conducting this engagement, information acquired by us in the course of the engagement is subject to strict confidentiality requirements. That information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent.

We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of ICAA, CPA or NPA which monitors compliance with professional standards by its members. We advised you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program.

We may collect Personal Information about you when we provide services to you. If we do, you agree to work with us to ensure that we both meet the obligations that we may have under the Privacy Act 1988(Cth) (as amended)(Privacy Act). The obligations may include notifying the relevant person to whom the personal information relates who we are and how we propose to use their personal information. Where you have collected personal information, you confirm that you have collected the personal information in accordance with the Privacy Act, that you are entitled to provide this personal information to us and that we may use and disclose the personal information for the purpose/s we provide our services to you. We will handle personal information in accordance with the Privacy Act.

You are responsible for the reliability, accuracy and completeness of the accounting records, particulars and information provided and disclosure of all material and relevant information. You are required to arrange for reasonable access by us to relevant individuals and documents, and shall be responsible for both the completeness and

accuracy of the information supplied to us. Any advice given to you is only an opinion based on our knowledge of your particular circumstances. You or your staff are responsible for maintaining and regularly balancing all books of accounts, and the maintenance of an adequate accounting and internal control system. You have obligations under self assessment to keep full and proper records in order to facilitate the preparation of accurate returns.

A taxpayer is responsible under self assessment to keep full and proper records in order to facilitate the preparation of a correct return. Whilst the Commissioner of Taxation will accept claims made by a taxpayer in an income tax return and issue a notice of assessment, usually without adjustment, the return may be subject to later review. Under the taxation law such a review may take place within a period of up to four (4) years after tax becomes due and payable under the assessment. Furthermore, where there is fraud or evasion there is no time limit on amending the assessment. Accordingly, you should check the return before it is signed to ensure that the information in the return is accurate.

Professional fees and payments

Fees for our services are as per the attached quotation / as per our schedule of fees published on our website / as agreed. All our fees must be paid prior to lodgement of tax return or other such documents.

Information relating to your affairs

Our firm may from time to time use the services of third party contractors to perform some of the services we are engage to perform for you. You hereby authorises us to disclose information relating to that client's affairs to all such third party contractors as we may choose to engage to perform such work.

From time to time our firm and our third party contractors may engage external IT service providers (including in relation to 'cloud computing' services) in the performance of services under this engagement. You hereby authorise us and our third party contractors to disclose information relating to those client's affairs to all such external IT service providers as we or our third party contractors may choose to engage.

Documents

Before we lodge any documentation on your behalf, we will contact or forward draft documentation for your approval. We shall endeavour to ensure that documentation is lodged with the relevant departments by the due dates, provided all information and documentation is received in our office at least 20 (twenty) working days earlier to allow us adequate time for preparation and lodgement of the documentation.

Responsibility for Accounting and internal control systems

We advise that the responsibility for the maintenance of an accounting and internal control systems rests with you (the client), including the protection of and prevention against fraud. You will be responsible for the maintenance and keeping of books of account.

You are responsible for the information contained in any statutory return and you must retain all necessary supporting documentation to substantiate your transaction. We shall not take responsibility for any failure on your behalf to maintain adequate records.

Ownership of documents

All original documents obtained from you arising from the engagement shall remain your property. However, we reserve the right to make a reasonable number of copies of the original documents for our records.

Final financial statements, tax returns and any other documents which we are engaged to prepare, together with any other original documents given to us, shall remain your property. Any other document prepared by us or on our behalf including general journals, working papers, the general ledger, draft financial statements and/or tax returns, will remain our property subject to any statutory obligations.

The firm has a policy of exploring a legal right of lien over any client documents in our possession in the event of a dispute. The firm has also established dispute resolution processes.

Limitation of Liability

Our liability is limited by a scheme approved under Professional Standards Legislation.

You (the client) agree that our liability will be limited to the fee rendered for the professional services we have provided to you which has given rise to the event in respect of which you have made a claim.

Privacy

We undertake to take every reasonable precaution to keep your records confidential and safe. We may disclose information provided by you to other accounting and audit professionals to complete your work, in which case we will endeavour to ensure that we obtain similar undertakings from them.

Auditor Engagement

By signing this engagement letter, the trustees authorise SuperHelp Australia Pty Ltd to engage one of the auditors from their audit panel to audit their SMSF. The trustees understand that auditors may change time to time for their fund depending on their availability.

Yours faithfully

For and on behalf of SuperHelp Australia Pty Ltd

Confirmed and accepted by

SMSF Fund name : TOUS Super Fund

Trustee 1 Name . . : Yin Onn Chee

Trustee 1 signature : *Yin Chee* Date : 12 Aug 2022

Trustee 2 Name . . : Linda Set Fen Chee

Trustee 2 signature : *Linda Set Fen Chee* Date : 12 Aug 2022



Document Details

Title	SMSF Annual Admin Order Forms 2022.pdf
File Name	Annual_Admin_Order_Acctg_Engagement_Letter_2022.pdf
Document ID	7a670363d5a348118b008d557c63e9c4
Fingerprint	136cdd50b981a374e3991e048a3f1dfe
Status	Completed

Document History

Document Created	Document Created by Superhelp Australia Pty Ltd (support@superhelp.com.au) Fingerprint: 4b90acd79a08805549b0b05ec8e03d03	12 Aug 2022 10:07AM Australia/Sydney
Document Sent	Document Sent to Yin Chee (yinochee@gmail.com)	12 Aug 2022 10:07AM Australia/Sydney
Document Viewed	Document Viewed by Yin Chee (yinochee@gmail.com) IP: 103.217.167.236	12 Aug 2022 10:08AM Australia/Sydney
Document Signed	Document Signed by Yin Chee (yinochee@gmail.com) IP: 103.217.167.236	12 Aug 2022 10:18AM Australia/Sydney
Document Completed	This document has been completed. Fingerprint: 136cdd50b981a374e3991e048a3f1dfe	12 Aug 2022 10:18AM Australia/Sydney

D - Pension Documentation

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Pension Summary Report Report
- Transfer Balance Account Summary Report

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

TOUS SUPER FUND

Pension Summary

As at 30 June 2022

Member Name : Chee, Yin Onn

Member Age : 71* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
CHEYIN0001P	Account Based Pension	29/07/2011	100.00 %	2.50%	\$4,870.00*	N/A	\$5,000.00	\$0.00	\$5,000.00	NIL

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

					\$4,870.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00
--	--	--	--	--	-------------------	---------------	-------------------	---------------	-------------------	---------------

Total :

					\$4,870.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00
--	--	--	--	--	-------------------	---------------	-------------------	---------------	-------------------	---------------

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

TOUS SUPER FUND

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Yin Onn Chee	Below Cap									
		01/07/2021		Cap Indexation (86.00%) - Highest TBA (227300.39/ 1600000.00)	N/A				1,686,000.00	1,458,699.61
		01/07/2021		Opening Balance				227,300.39	1,686,000.00	1,458,699.61

E - Estate Planning

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members