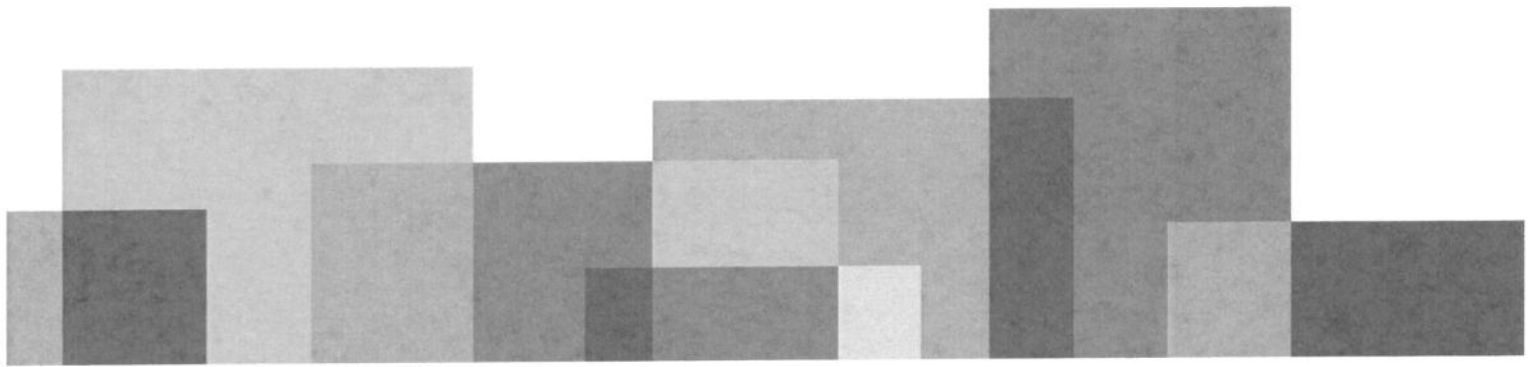


Bonnici Superannuation Fund



Financial Statements

For the year ended 30 June 2021

Bonnici Superannuation Fund

Compilation Report

For the year ended 30 June 2021

We have compiled the accompanying special purpose financial statements of Bonnici Superannuation Fund, which comprise the statement of financial position as at 30 June 2021, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustees

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

Our Responsibility

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

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

Assurance Disclaimer

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

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

Firm:

Address:

Signature: _____

Date: _____

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
INVESTMENTS			
Australian Listed Shares	12	58,704	51,872
Australian Listed Unit Trust	13	263,008	164,047
Unit Trusts (Unlisted)	14	326,855	314,606
Overseas Unit Trusts	15	44,229	17,111
Debentures	16	15,717	15,973
		708,513	563,609
OTHER ASSETS			
Cash at Bank	17	66,683	193,989
Sundry Debtors - Fund Level	18	15,084	8,024
		81,767	202,013
TOTAL ASSETS		790,280	765,622
LIABILITIES			
Provisions for Tax - Fund	19	(3,882)	(2,358)
Financial Position Rounding		(1)	-
		(3,883)	(2,358)
TOTAL LIABILITIES		(3,883)	(2,358)
NET ASSETS AVAILABLE TO PAY BENEFITS		794,163	767,980
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	20	794,163	767,980
		794,163	767,980

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

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	2	995	2,194
Australian Listed Unit Trust	3	2,053	1,151
Unit Trusts (Unlisted)	4	25,259	19,038
Miscellaneous Rebates	5	4	8
Interest from Debentures	6	413	-
		28,724	22,391
Other Revenue			
Cash at Bank	7	18	238
Market Movement Non-Realised	8	41,166	(8,580)
Market Movement Realised	9	4,292	(14,879)
		45,476	(23,221)
Total Revenue		74,200	(830)
EXPENSES			
General Expense			
Fund Administration Expenses	10	10,544	13,410
		10,544	13,410
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		63,656	(14,240)
Tax Expense			
Fund Tax Expenses	11	(1,523)	(1,426)
		(1,523)	(1,426)
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		65,179	(12,814)

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

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

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

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

a. Measurement of Investments

The fund initially recognises:

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

Investments of the fund have been measured at their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

Market values have been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Interest revenue

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable.

Contributions and Transfers

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

Remeasurement changes in market values

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

d. Expenses

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

e. Benefits Paid

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

f. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

g. Income Tax

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

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

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

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

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

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

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

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

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

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

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

h. Goods and Services Tax (GST)

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

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

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

j. Events Subsequent to Balance Date

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

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

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021	2020
	\$	\$
Note 2: Australian Listed Shares		
Johns Lyng Group Limited	39	-
Macquarie Bank Ltd - Dividends	69	-
Macquarie Group Ltd Capital Note 3	347	420
Macquarie Group Ltd Cn 6M	-	594
Macquarie Group Ltd Capital Note 4	204	325
Ramsay Health Care - Dividends	16	-
Unibail-Rodamco-Westfield	-	560
Westpac Capital Notes	320	295
	995	2,194
Note 3: Australian Listed Unit Trust		
CBA Perls VII	419	551
Crown Subordinated Notes II	832	600
Magellan Gbl Eq Fund Tmf Units	655	-
Vaneck Equal Weight ETF Units	147	-
	2,053	1,151
Note 4: Unit Trusts (Unlisted)		
Managed Investments	25,259	19,038
	25,259	19,038
Note 5: Miscellaneous Rebates		
Miscellaneous Rebate	4	8
	4	8
Note 6: Interest from Debentures		
ANZ Capital Notes	413	-
	413	-
Note 7: Cash at Bank		
Bank Interest - Macquarie Acc. No. 182512 960018901	18	238
	18	238

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
Note 8: Market Movement Non-Realised		
Market Movement Non-Realised - Other Assets	426	(301)
Market Movement Non-Realised - Other Managed Investments	1,729	(1,054)
Market Movement Non-Realised - Overseas Assets	7,118	2,318
Market Movement Non-Realised - Trusts - Non-Public & Non-PST	252	(4,837)
Market Movement Non-Realised Listed Shares and Options	11,162	(9,452)
Market Movement Non-Realised Public Securities	(1,037)	341
Market Movement Non-Realised Unit Trusts	21,516	4,405
	41,166	(8,580)
Note 9: Market Movement Realised		
Market Movement Realised - Trusts - Non-Public & Non-PST	3,039	68
Market Movement Realised Listed Shares and Options	1,253	(5,199)
Market Movement Realised Public Securities	-	1,004
Market Movement Realised Unit Trusts	-	(10,752)
	4,292	(14,879)
Note 10: Fund Administration Expenses		
Administration Fee	1,438	1,628
Advisor Advice Fee	8,786	8,803
Bank Charges (Admin)	-	2,400
Insurance (Admin)	320	320
Subscriptions and Registrations (Admin)	-	259
	10,544	13,410
Note 11: Fund Tax Expenses		
Income Tax Expense	(1,523)	(1,426)
	(1,523)	(1,426)
Note 12: Australian Listed Shares		
Johns Lyng Group Limited	4,524	2,084
Macquarie Group Ltd	3,441	2,609
Macquarie Group Ltd Capital Note 3	10,527	10,168
Macquarie Group Ltd Capital Note 4	8,078	7,694
Qualitas Real Estate Income Fund	10,188	8,906
Ramsay Health Care	2,140	2,262
Unibail-Rodamco-Westfield	4,868	3,462
Westpac Capital Notes	14,938	14,687
	58,704	51,872

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021 \$	2020 \$
Note 13: Australian Listed Unit Trust		
CBA Perls VII	21,182	20,756
Crown Subordinated Notes II	19,883	19,721
Magellan Gbl Eq Fund Tmf Units	39,357	34,262
Stockland Stapled	6,067	4,310
Vaneck Equal Weight ETF Units	11,639	9,495
Vanguard Australian Fixed Interest Index	23,313	24,350
Vngd Aus Prop Sec	8,506	6,521
VNGD AUS Shares ETF Units	53,979	-
Vngd Intl Shares ETF Un	32,662	25,905
Vngd Intl Shares H	46,420	18,727
	263,008	164,047
Note 14: Unit Trusts (Unlisted)		
Aberdeen Asian Opportunities Fund	17,894	-
BT Institutional Enhanced Cash	19,388	19,262
CC JCB Active Bond Fund	53,684	55,233
Eley Griffiths Group Emerging Companies Fund	14,566	-
Fairview Equity Partners Emerging Co	14,457	-
PIMCO Global Bond Fund - Whl Class	69,346	69,041
RARE Series Value	20,084	19,506
Schroder Hybrid Securities	102,148	102,057
Solaris Australian Equity Long Short Fund	15,288	13,264
Talaria Global Equity Fund	-	17,479
Vanguard Australian Shares Index	-	18,764
	326,855	314,606
Note 15: Overseas Unit Trusts		
Fairlight Global Small & Mid Cap Unhedged	22,088	-
Franklin Global Growth W	22,141	17,111
	44,229	17,111
Note 16: Debentures		
ANZ Capital Notes	15,717	15,973
	15,717	15,973
Note 17: Cash at Bank		
Cash at Bank - 7	62,532	189,525
Cash at Bank - Macquarie Acc. No. 182512 960018901	4,151	4,464
	66,683	193,989

Bonnici Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021	2020
	\$	\$
Note 18: Sundry Debtors - Fund Level		
Sundry Debtors	15,084	8,024
	15,084	8,024
Note 19: Provisions for Tax - Fund		
Provision for Income Tax	(3,882)	(2,358)
	(3,882)	(2,358)
Note 20A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	767,980	819,795
Add: Increase (Decrease) in Members' Benefits	65,183	(12,815)
Less: Benefit Paid	39,000	39,000
Liability for Members' Benefits End	794,163	767,980
Note 20B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	794,163	767,980

Tax Reconciliation

For the year ended 30 June 2021

INCOME

Gross Interest Income		18.00	
Gross Dividend Income			
Imputation Credits	1,523.21		
Franked Amounts	1,974.74		
Unfranked Amounts	-	3,497.00	
Gross Rental Income		-	
Gross Foreign Income		11,848.00	
Gross Trust Distributions		-	
Gross Assessable Contributions			
Employer Contributions/Untaxed Transfers	-		
Member Contributions	-		
Gross Capital Gain			
Net Capital Gain	-		
Pension Capital Gain Revenue	10,021.00	10,021.00	
Non-arm's length income		-	
Net Other Income		15,843.00	
Gross Income			41,227.00
Less Exempt Current Pension Income		41,227.00	
Total Income			-
LESS DEDUCTIONS			
Other Deduction		-	
Total Deductions			-
Current Year Loss			-
TAXABLE INCOME			-
Gross Income Tax Expense (15% of Standard Component)		-	
(45% of Non-arm's length income)		-	
Less Foreign Tax Offset	-		
Less Other Tax Credit	-		
Tax Assessed			-
Less Imputed Tax Credit		1,523.21	
Less Amount Already paid (for the year)		-	1,523.21
TAX DUE OR REFUNDABLE			(1,523.21)
Supervisory Levy			259.00
AMOUNT DUE OR REFUNDABLE			(1,264.21)

No Tax to be paid. Loss to be carried forward to next year: \$ 0.00

Note: Refund of tax file credits will be \$ 0.00

Note: Refund of imputation credits will be \$ 1,523.21

Bonnici Superannuation Fund

Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Bonnici, Anthony (74)									
Accumulation									
Accum (00002)	-	-	-	-	-	-	-	-	-
Pension									
ABF (00007) - 93.76%	147,729.78	-	-	-	-	-	6,470.77	12,538.65	153,797.66
ABF (00012) - 99.98%	10,799.90	-	-	-	-	-	473.47	916.65	11,243.06
	158,529.68	-	-	-	-	-	6,944.24	13,455.30	165,040.74
	158,529.68	-	-	-	-	-	6,944.24	13,455.30	165,040.74
Bonnici, Joan (76)									
Accumulation									
Accum (00001)	-	-	-	-	-	-	-	-	-
Pension									
ABF (00005) - 100.00%	441,410.97	-	-	-	-	-	23,270.23	37,549.90	456,690.64
ABF (00010) - 100.00%	156,240.32	-	-	-	-	-	8,224.37	13,260.99	161,276.94
ABF (00011) - 100.00%	10,795.46	-	-	-	-	-	551.16	916.61	11,154.91
	609,450.75	-	-	-	-	-	32,055.76	51,727.50	629,122.49
	609,450.75	-	-	-	-	-	32,055.76	51,727.50	629,122.49
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	767,980.43	-	-	-	-	-	39,000.00	65,182.80	794,163.23

CALCULATED FUND EARNING RATE:

8.4876 %

APPLIED FUND EARNING RATE:

8.4876 %

Bonnici Superannuation Fund

Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank - 7	-	-	-	-	62,532.42	62,532.42	-	-	8.97
Cash at Bank - Macquarie Anc. Inv	-	-	-	-	4,151.18	4,151.18	-	-	0.54
					66,683.60	66,683.60	-	-	8.60
Domestic Shares									
Crown Subordinated Notes II	CWNHB	205.0000	97.2110	95.9900	19,928.26	19,882.95	(45.31)	(0.23)	2.56
Johns Lyng Group Limited	ILG	887.0000	2.2481	5.1000	1,994.06	4,523.70	2,529.64	126.80	0.58
Macquarie Group Ltd	MQG	22.0000	87.2082	156.4300	1,918.58	3,441.46	1,522.88	79.38	0.44
Macquarie Group Ltd Capital Note 3	MQGPC	100.0000	100.0000	105.2700	10,000.00	10,527.00	527.00	5.27	1.36
Macquarie Group Ltd Capital Note 4	MQGPD	75.0000	100.0000	107.7100	7,500.00	8,078.25	578.25	7.71	1.04
Qualitas Real Estate Income Fund	ORI	6,250.0000	1.6000	1.6300	10,000.00	10,187.50	187.50	1.88	1.31
Ramsay Health Care	RHC	34.0000	58.6376	82.9500	1,997.68	2,140.90	146.62	7.35	0.26
Solaris Australian Equity Long Short Fund	WHT3859AU	10,989.8162	1.3649	1.3911	15,000.00	15,287.93	287.93	1.92	1.97
Unibail-Rodamco-Westfield	URW	857.0000	11.6696	5.8800	10,000.84	4,867.76	(5,133.08)	(51.33)	0.62
Vaneck Equal Weight ETF Units	EWV	351.0000	22.8756	31.1600	8,029.34	11,639.16	3,609.82	44.96	1.50
Westpac Capital Notes	WBCPE	147.0000	101.9620	101.6200	14,388.42	14,938.14	549.72	3.82	1.93
					101,353.18	105,514.15	4,160.97	4.11	13.61
Fixed Interest Securities									
Macquarie Australian Fixed Interest Index V&F	-	461.0000	49.2341	50.5700	22,696.92	23,312.77	615.85	2.71	3.01
					22,696.92	23,312.77	615.85	2.71	3.01
Foreign Assets									
Fairlight Global Small & Mid Cap	PIM7802AU	13,727.7782	1.4569	1.6090	20,000.00	22,068.00	2,088.00	10.44	2.85
Franklin Global Growth F.	FRT0009AU	5,149.3514	1.6395	2.4200	15,000.00	22,141.43	7,141.43	47.51	2.86
					35,000.00	44,229.43	9,229.43	26.37	5.71
Non-Public & Non-PST Trusts									
BT Institutional Enhanced Cash	YIF0377AU	18,273.0447	1.0695	1.0610	19,378.56	19,387.70	9.14	0.05	2.50
Fairview Equity Partners Emerging Co	ANT0002AU	6,304.9052	2.3791	2.2929	15,000.00	14,456.52	(543.48)	(3.62)	1.80
RARE Series Value	TGFC016AU	14,308.2352	1.4511	1.4037	20,762.66	20,084.47	(678.19)	(3.27)	2.59
Schroder Hybrid Securities	JCH0103AU	94,489.7432	1.0420	1.0257	103,668.31	101,148.31	(2,520.00)	(1.47)	13.18
					158,809.55	156,077.00	(2,732.55)	(1.72)	20.13
Other Assets									
CBA Perks VII	CBAPD	209.0000	95.5850	101.3500	19,977.27	21,182.15	1,204.88	6.03	2.73
					19,977.27	21,182.15	1,204.88	6.03	2.73
Other Investments									
ANZ Capital Notes	ANZPD	157.0000	54.6039	100.1100	14,852.82	15,717.27	864.45	5.82	2.03
Angd Aus Prop S&C	YAF	94.0000	83.5318	90.4900	7,851.96	8,506.06	654.07	8.33	1.10

Bonnici Superannuation Fund

Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
					22,704.81	24,223.33	1,518.52	6.69	3.12
Unit Trusts									
Aberdeen Asian Opportunities Fund	EQI0028A11	10,065.7287	1.9830	1.7742	20,000.00	17,893.17	(2,106.83)	(10.53)	2.31
CCICR Active Bond Fund	CHN0005AU1	52,849.1592	0.9874	1.0158	52,183.26	53,684.18	1,500.92	2.89	6.97
Eley Griffiths Group Emerging	FIM5346AU1	7,244.6254	2.0705	2.0105	15,000.00	14,565.54	(434.46)	(2.90)	1.88
Magellan Gbl Eq Fund Trm1 Units	MHG	9,989.0000	3.0133	3.9400	30,099.96	39,356.66	9,256.70	30.75	5.08
FIMCO Global Bond Fund - Whl Class	ETL0018AU1	69,546.9544	1.0065	0.9971	70,000.00	69,346.17	(653.83)	(0.93)	8.95
Stockland Stapled	SGF	1,302.0000	3.8446	4.6600	5,005.67	6,067.32	1,061.65	21.21	0.78
WINGD AUS Shares ETF Units	WAS	574.0000	67.1858	94.0400	50,044.65	53,978.98	3,934.33	7.86	6.96
Wngd Intl Shares ETF Uni	WGS	357.0000	67.2033	96.9200	22,647.51	32,662.04	10,014.53	44.22	4.11
Wngd Intl Shares H	WGH	506.0000	73.9120	91.7400	37,299.48	46,420.44	9,020.96	24.12	5.99
					302,380.53	333,975.08	31,594.55	10.45	43.08
Total Investments					729,605.86	775,197.51	45,591.65	6.25	100.00

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

Member Statement

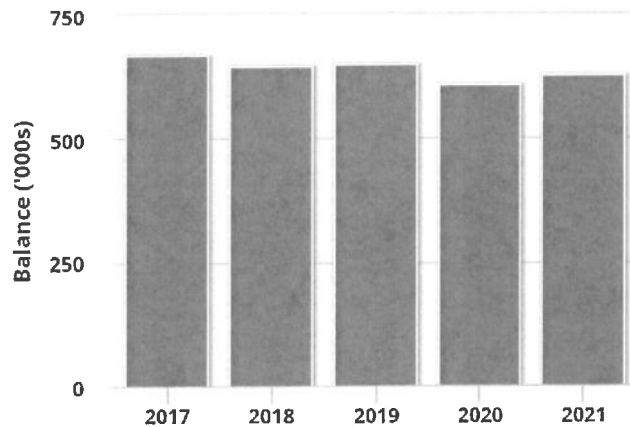
For the year ended 30 June 2021

Member details

Mrs Joan Bonnici
44 Elvin Drive
KING LAKE VIC 3763
AUSTRALIA

Date of Birth: 18/12/1944
Eligible Service Date: 08/05/2008

Your recent balance history



YOUR OPENING BALANCE

\$609,450.75

\$19,671.74
Balance Increase

YOUR CLOSING BALANCE

\$629,122.49

Your Net Fund Return

8.4876%

Your account at a glance

Opening Balance as at 01/07/2020

\$609,450.75

What has been deducted from your account

Pension Payments During Period

\$32,055.76

New Earnings

\$51,727.50

Closing Balance at 30/06/2021

\$629,122.49

Member Statement

For the year ended 30 June 2021

Consolidated - Mrs Joan Bonnici

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$629,122.49
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$629,122.49
Taxable Component	\$0.00

YOUR INSURANCE COVER

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

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$629,122.49
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	8.49 %
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Member Statement

For the year ended 30 June 2021

Account Based Pension - Mrs Joan Bonnici

PENSION ACCOUNT DETAILS

Member ID	00005
Pension Type	ACCOUNT
Pension Commencement Date	30/06/2009
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2020	\$442,410.97
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What has been deducted from your account

Pension Payments During Period	\$23,270.23
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New Earnings	\$37,549.90
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Closing Balance at 30/06/2021	\$456,690.64
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$456,690.64
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$456,690.64
Tax Free Proportion %	100.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2021

Account Based Pension - Mrs Joan Bonnici

PENSION ACCOUNT DETAILS

Member ID	00010
Pension Type	ACCOUNT
Pension Commencement Date	19/09/2013
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2020	\$156,240.32
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What has been deducted from your account

Pension Payments During Period	\$8,224.37
--------------------------------	------------

New Earnings	\$13,260.99
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Closing Balance at 30/06/2021	\$161,276.94
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$161,276.94
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$161,276.94
Tax Free Proportion %	100.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2021

Account Based Pension - Mrs Joan Bonnici

PENSION ACCOUNT DETAILS

Member ID	00011
Pension Type	ACCOUNT
Pension Commencement Date	15/05/2015
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2020	\$10,799.46
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What has been deducted from your account

Pension Payments During Period	\$561.16
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New Earnings	\$916.61
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Closing Balance at 30/06/2021	\$11,154.91
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$11,154.91
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$11,154.91
Tax Free Proportion %	100.00%
Taxable Component	\$0.00

Bonnici Superannuation Fund

Member Statement

For the year ended 30 June 2021

YOUR BENEFICIARY(s) - Mrs Joan Bonnici

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Lorient

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

Member Statement

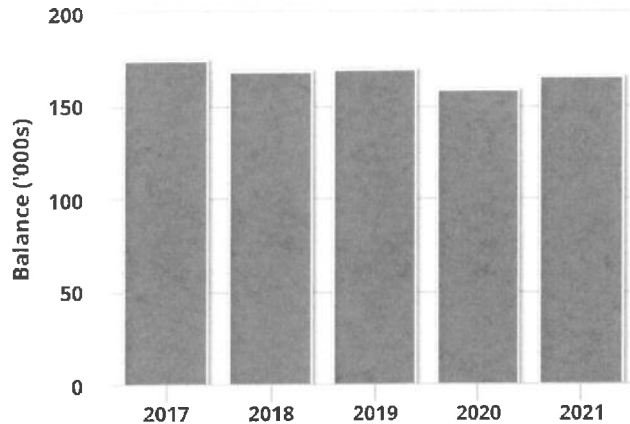
For the year ended 30 June 2021

Member details

Mr Anthony Bonnici
44 Elvin Drive
KING LAKE VIC 3763
AUSTRALIA

Date of Birth: 09/12/1946
Eligible Service Date: 20/07/1987

Your recent balance history



YOUR OPENING BALANCE

\$158,529.68

\$6,511.06
Balance Increase

YOUR CLOSING BALANCE

\$165,040.74

Your Net Fund Return

8.4876%

Your account at a glance

Opening Balance as at 01/07/2020

\$158,529.68

What has been deducted from your account

Pension Payments During Period

\$6,944.24

New Earnings

\$13,455.30

Closing Balance at 30/06/2021

\$165,040.74

Member Statement

For the year ended 30 June 2021

Consolidated - Mr Anthony Bonnici

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$165,040.74
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$155,444.93
Taxable Component	\$9,595.81

YOUR INSURANCE COVER

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

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$165,040.74
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	8.49 %
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Member Statement

For the year ended 30 June 2021

Account Based Pension - Mr Anthony Bonnici

PENSION ACCOUNT DETAILS

Member ID	00007
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2012
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2020	\$147,729.78
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What has been deducted from your account

Pension Payments During Period	\$6,470.77
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New Earnings	\$12,538.65
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Closing Balance at 30/06/2021	\$153,797.66
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$153,797.66
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$144,204.42
Tax Free Proportion %	93.76%
Taxable Component	\$9,593.24

Member Statement

For the year ended 30 June 2021

Account Based Pension - Mr Anthony Bonnici

PENSION ACCOUNT DETAILS

Member ID	00012
Pension Type	ACCOUNT
Pension Commencement Date	15/05/2015
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2020	\$10,799.90
What has been deducted from your account	
Pension Payments During Period	\$473.47
New Earnings	\$916.65
Closing Balance at 30/06/2021	\$11,243.08

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$11,243.08
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$11,240.51
Tax Free Proportion %	99.98%
Taxable Component	\$2.57

Bonnici Superannuation Fund

Member Statement

For the year ended 30 June 2021

YOUR BENEFICIARY(s) - Mr Anthony Bonnici

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Lorient

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084
