
Workpapers - 2023 Financial Year

Ward Superannuation Fund

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 31 October 2023

Lead Schedule

2023 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$1,408.18)	(\$3,882.54)	(63.73)%	Ready for Review
23900	Dividends Received	(\$2,944.27)	(\$1,703.16)	72.87%	Ready for Review
24700	Changes in Market Values of Investments	(\$5,572.64)	(\$133.31)	4080.21%	Ready for Review
25000	Interest Received	(\$99.50)	(\$0.33)	30051.52%	Ready for Review
26500	Other Investment Income	(\$31.21)	\$31.80	(198.14)%	Ready for Review
30100	Accountancy Fees	\$1,925.00	\$1,870.00	2.94%	Ready for Review
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Ready for Review
30700	Auditor's Remuneration	\$330.00	\$330.00	0%	Ready for Review
30900	Advisor Fees	\$5,699.26		100%	Ready for Review
48500	Income Tax Expense	(\$1,145.23)	\$2,377.22	(148.18)%	Ready for Review
49000	Profit/Loss Allocation Account	\$2,987.77	\$851.32	250.96%	Ready for Review
50000	Members	(\$154,556.18)	(\$151,568.41)	1.97%	Ready for Review
60400	Bank Accounts	\$16,437.59	\$73,918.25	(77.76)%	Ready for Review
68000	Sundry Debtors	\$300.00	\$0.00	100%	Ready for Review
74700	Managed Investments (Australian)	\$31,739.58	\$35,038.81	(9.42)%	Ready for Review
77600	Shares in Listed Companies (Australian)	\$36,550.00	\$26,555.00	37.64%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
77700	Shares in Listed Companies (Overseas)	\$24,674.00	\$24,388.95	1.17%	Ready for Review
77800	Shares in Unlisted Private Companies (Australian)	\$0.00	\$0.00	0%	Ready for Review
78400	Units in Unlisted Unit Trusts (Australian)	\$48,223.38		100%	Ready for Review
85000	Income Tax Payable /Refundable	\$3,023.23	(\$2,377.22)	(227.18)%	Ready for Review
88000	Sundry Creditors	\$0.00	(\$2,200.00)	100%	N/A - Not Applicable
88010	Creditors - ATO	(\$6,391.60)	(\$3,755.38)	70.2%	Ready for Review
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started
C	Other Documents				Ready for Review
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

23800 - Distributions Received

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
OMF0003AU	Atlantic Pacific Australian Equity	(\$1,408.18)	(\$3,882.54)	(63.73)%
TOTAL		CY Balance	LY Balance	
		(\$1,408.18)	(\$3,882.54)	

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](#)

Ward Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Received	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income		
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
Managed Investments (Australian)																
OMF0003AU Atlantic Pacific Australian Equity																
31/12/2022	598.08						S								0.00	
30/06/2023	810.10						S								0.00	
30/06/2023	0.00					268.99	I		0.00	1,138.23		165.15			0.00	1,572.37
	1,408.18					268.99			0.00	1,138.23		165.15			0.00	1,572.37
<i>Net Cash Distribution:</i>	1,407.22		<i>Variance^:</i>	0.96												
	1,408.18					268.99			0.00	1,138.23		165.15			0.00	1,572.37

Ward Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃			Non-Assessable			Taxable Income	
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free		Tax Deferred / AMIT * ₆
TOTAL	1,408.18					268.99			0.00	1,138.23		165.15			0.00	1,572.37

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	268.99	1,841.36
Total	268.99	1,841.36

*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

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
AMAT.NDQ	Applied Materials Inc.		(\$92.76)	100%
EVN.AX	Evolution Mining Limited	(\$100.00)	(\$160.00)	(37.5)%
FRES.L	Fresnillo Plc	(\$224.45)	(\$424.47)	(47.12)%
HL.NYE	Hecla Mining Co.	(\$15.05)	(\$23.48)	(35.9)%
IGO.AX	IGO Limited		(\$200.00)	100%
KGC.NYE	Kinross Gold Corp.	(\$58.18)	(\$54.26)	7.22%
MYR.AX	Myer Holdings Limited	(\$2,100.00)	(\$300.00)	600%
NCM.AX	Newcrest Mining Limited	(\$406.59)	(\$328.19)	23.89%
RRL.AX	Regis Resources Limited	(\$40.00)	(\$60.00)	(33.33)%
SBM.AX	St Barbara Limited		(\$60.00)	100%
TOTAL		CY Balance	LY Balance	
		(\$2,944.27)	(\$1,703.16)	

Supporting Documents

- [Investment Income Comparison Report](#) Report
- [Dividend Reconciliation Report](#) Report
- [Dividends Received.pdf](#)

Standard Checklist

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

Ward Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
EVN.AX Evolution Mining Limited										
30/09/2022	60.00	0.00	60.00	25.71						
02/06/2023	40.00	0.00	40.00	17.14						
	100.00	0.00	100.00	42.85						
MYR.AX Myer Holdings Limited										
07/11/2022	500.00	0.00	500.00	214.29						
11/05/2023	1,600.00	0.00	1,600.00	685.71						
	2,100.00	0.00	2,100.00	900.00						
NCM.AX Newcrest Mining Limited										
29/09/2022	145.82	0.00	145.82	62.49						
30/03/2023	260.77	0.00	260.77	111.76						
	406.59	0.00	406.59	174.25						
RRL.AX Regis Resources Limited										
30/09/2022	40.00	0.00	40.00	17.14						
	40.00	0.00	40.00	17.14						
	2,646.59	0.00	2,646.59	1,134.24						

Ward Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Overseas)										
FRES.L Fresnillo Plc										
30/09/2022	43.18				43.18					
02/06/2023	181.27				181.27					
	224.45				224.45					
HL.NYE Hecla Mining Co.										
02/09/2022	4.14				4.76			0.62		
07/12/2022	2.51				2.88			0.37		
24/03/2023	4.22				4.85			0.63		
09/06/2023	4.18				4.80			0.62		
	15.05				17.29			2.24		
KGC.NYE Kinross Gold Corp.										
01/09/2022	14.49				16.67			2.18		
15/12/2022	14.68				16.89	0.00		2.21		
23/03/2023	14.72				16.93			2.21		
15/06/2023	14.29				16.44			2.15		
	58.18				66.93	0.00		8.75		

Ward Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

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
	297.68				308.67	0.00		10.99		
TOTAL	2,944.27	0.00	2,646.59	1,134.24	308.67	0.00		10.99		

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	2,646.59	K
Franking Credits	1,134.24	L

Ward Superannuation Fund
Investment Income Comparison Report

As at 30 June 2023

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*
HL.NYE	Hecla Mining Co.	09/06/2023	4.80							
KGC.NYE	Kinross Gold Corp.	01/09/2022	16.67							
KGC.NYE	Kinross Gold Corp.	15/12/2022	16.89							
KGC.NYE	Kinross Gold Corp.	23/03/2023	16.93							
KGC.NYE	Kinross Gold Corp.	15/06/2023	16.44							
			308.67							
			4,363.44	1,134.24				1.0206	3,456.68	1,134.24

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

Payment Advice

MYER

All Registry communications to:
Myer Holdings Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 820 260
ASX Code: MYR
Email: myer@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

MYER HOLDINGS LIMITED

ABN: 14 119 085 602

MR FRANCIS JOHN WARD & MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD
4309

DIVIDEND STATEMENT

Reference No.: X*****4663
Payment Date: 07 November 2022
Record Date: 29 September 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
MYR - FULLY PAID ORDINARY SHARES	\$0.025	20,000	\$0.00	\$500.00	\$500.00	\$214.29
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 500.00	
		Represented By:				
		Direct Credit amount			AUD 500.00	

BANKING INSTRUCTIONS

The amount of AUD 500.00 was deposited to the bank account detailed below:

ANZ BANK

WARD SUPERANNUATION FUND
BSB: 014-936 ACC: *****3568

DIRECT CREDIT REFERENCE NO.: 1285273965

FRANKING INFORMATION

Franked Rate per Share	\$0.025
Franking Percentage	100%
Company Tax Rate	30%

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

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

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

Payment Advice

MYER

All Registry communications to:

Myer Holdings Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 820 260
ASX Code: MYR
Email: myer@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

MYER HOLDINGS LIMITED

ABN: 14 119 085 602

MR FRANCIS JOHN WARD & MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD
4309

DIVIDEND STATEMENT

Reference No.: X*****4663
Payment Date: 11 May 2023
Record Date: 23 March 2023

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
MYR - FULLY PAID ORDINARY SHARES	\$0.08	20,000	\$0.00	\$1,600.00	\$1,600.00	\$685.71
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 1,600.00	
		Represented By:				
		Direct Credit amount			AUD 1,600.00	

BANKING INSTRUCTIONS

The amount of AUD 1,600.00 was deposited to the bank account detailed below:

ANZ BANK

WARD SUPERANNUATION FUND
BSB: 014-936 ACC: *****3568

DIRECT CREDIT REFERENCE NO.: 1295146431

FRANKING INFORMATION

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

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

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

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

Payment Advice



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **NCM**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

NEWCREST MINING LIMITED

ABN: 20 005 683 625

MR FRANCIS JOHN WARD & MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD
4309

DIVIDEND STATEMENT

Reference No.: X*****4663
Payment Date: 29 September 2022
Record Date: 29 August 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
NCM - ORDINARY FULLY PAID	\$0.29163021	500	\$0.00	\$145.82	\$145.82	\$62.49
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 145.82	
		Represented By:				
		Direct Credit amount			AUD 145.82	

BANKING INSTRUCTIONS

The amount of AUD 145.82 was deposited to the bank account detailed below:

ANZ BANK

WARD SUPERANNUATION FUND
BSB: 014-936 ACC: *****3568

DIRECT CREDIT REFERENCE NO.: 1282520948

FRANKING INFORMATION

Franked Rate per Share	\$0.29163021
Franking Percentage	100%
Company Tax Rate	30%

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

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

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

Payment Advice



All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 554 474
ASX Code: **NCM**
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

NEWCREST MINING LIMITED

ABN: 20 005 683 625

MR FRANCIS JOHN WARD & MRS SARAH JANE WARD <WARD
SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD
4309

DIVIDEND STATEMENT

Reference No.: X*****4663
Payment Date: 30 March 2023
Record Date: 27 February 2023

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
NCM - ORDINARY FULLY PAID	\$0.52153181	500	\$0.00	\$260.77	\$260.77	\$111.76
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 260.77	
		Represented By:				
		Direct Credit amount			AUD 260.77	

BANKING INSTRUCTIONS

The amount of AUD 260.77 was deposited to the bank account detailed below:

ANZ BANK

WARD SUPERANNUATION FUND
BSB: 014-936 ACC: *****3568

DIRECT CREDIT REFERENCE NO.: 1291922608

FRANKING INFORMATION

Franked Rate per Share \$0.52153181
Franking Percentage 100%
Company Tax Rate 30%

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

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

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



ABN 28 009 174 761

007604 000 RRL



MR FRANCIS JOHN WARD &
MRS SARAH JANE WARD
<WARD SUPERANNUATION FUND A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309

Update your information:

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

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	RRL
TFN/ABN Status	Quoted
Record Date	13 October 2022
Payment Date	28 October 2022
Direct Credit Reference No.	807511

2022 Final Dividend

Dear Shareholder,

This payment represents the final dividend of 2 cents per share for the year ended 30 June 2022. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 13 October 2022. This payment is 100% franked at the corporate tax rate of 30%.

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

Class Description	Amount per Share	Number of Shares	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	2 cents	2,000	\$40.00	\$0.00	\$40.00
Net Payment					\$40.00
Franking Credit					\$17.14

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

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

Your Payment Instruction

ANZ
BSB: 014-936 Account number: XXXXXXXX68

Amount Deposited

AUD\$40.00

Dividends & Payments

EMPIRE ENERGY GROUP LIMITED

Mr Francis John Ward + Mrs Sarah Jane Ward X*****4663

Payment Date	Net	Type	Method	Status
--------------	-----	------	--------	--------

There is no payment information for this account.

GENESIS MINERALS LIMITED

Mr Francis John Ward + Mrs Sarah Jane Ward X*****4663

Payment Date	Net	Type	Method	Status
--------------	-----	------	--------	--------

There is no payment information for this account.

REGIS RESOURCES LIMITED

Mr Francis John Ward + Mrs Sarah Jane Ward X*****4663

Payment Date	Net	Type	Method	Status
28/10/2022	\$40.00	Dividend	Direct Credit	Paid
28/09/2021	\$60.00	Dividend	Direct Credit	Paid
25/03/2021	\$80.00	Dividend	Direct Credit	Paid
16/10/2020	\$160.00	Dividend	Direct Credit	Paid
18/03/2020	\$160.00	Dividend	Direct Credit	Paid
16/09/2019	\$160.00	Dividend	Direct Credit	Paid
26/09/2018	\$160.00	Dividend	Direct Credit	Paid
21/03/2018	\$160.00	Dividend	Direct Credit	Paid
26/09/2017	\$160.00	Dividend	Direct Credit	Paid
21/03/2017	\$140.00	Dividend	Direct Credit	Paid
31/08/2016	\$180.00	Dividend	Direct Credit	Paid

ST BARBARA LIMITED

- NIL DIVS

Mr Francis John Ward + Mrs Sarah Jane Ward X*****4663

Payment Date	Net	Type	Method	Status
30/09/2021	\$60.00	Dividend	Direct Credit	Paid
24/03/2021	\$120.00	Dividend	Direct Credit	Paid
29/09/2020	\$120.00	Dividend	Direct Credit	Paid
25/03/2020	\$120.00	Dividend	Direct Credit	Paid
25/09/2019	\$120.00	Dividend	Direct Credit	Paid
28/03/2018	\$120.00	Dividend	Direct Credit	Paid
28/09/2017	\$180.00	Consolidation	Direct Credit	Paid

VIRGIN AUSTRALIA HOLDINGS PTY LIMITED

Mr Francis John Ward + Mrs Sarah Jane Ward X*****4663

Payment Date	Net	Type	Method	Status
--------------	-----	------	--------	--------

There is no payment information for this account.

24700 - Changes in Market Values of Investments

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$5,572.64)	(\$133.31)	4080.21%
TOTAL		CY Balance	LY Balance	
		(\$5,572.64)	(\$133.31)	

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

Ward Superannuation Fund

Market Movement Report

As at 30 June 2023

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
DMC6060AU - 58,66&68 Pass Rd Rokeby TAS										
	31/10/2022	Purchase	48,223.38	48,223.38	0.00	0.00	48,223.38	0.00	0.00	0.00
	30/06/2023		48,223.38	48,223.38	0.00	0.00	48,223.38	0.00	0.00	0.00
EVN.AX - Evolution Mining Limited										
	01/07/2022	Opening Balance	2,000.00	0.00	0.00	0.00	4,760.00	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	(580.00)	0.00	4,180.00	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	2,260.00	0.00	6,440.00	0.00	0.00	0.00
	30/06/2023		2,000.00	0.00	1,680.00	0.00	6,440.00	0.00	0.00	0.00
FRES.L - Fresnillo Plc										
	01/07/2022	Opening Balance	1,000.00	0.00	0.00	0.00	13,521.40	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	(573.30)	0.00	12,948.10	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(1,325.20)	0.00	11,622.90	0.00	0.00	0.00
	30/06/2023		1,000.00	0.00	(1,898.50)	0.00	11,622.90	0.00	0.00	0.00
GLD.NYE - SPDR Gold Trust Shs										
	01/07/2022	Opening Balance	27.00	0.00	0.00	0.00	6,602.44	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	(209.92)	0.00	6,392.52	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	831.60	0.00	7,224.12	0.00	0.00	0.00
	30/06/2023		27.00	0.00	621.68	0.00	7,224.12	0.00	0.00	0.00
HL.NYE - Hecla Mining Co.										
	01/07/2022	Opening Balance	450.00	0.00	0.00	0.00	2,560.59	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	687.96	0.00	3,248.55	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	229.95	0.00	3,478.50	0.00	0.00	0.00
	30/06/2023		450.00	0.00	917.91	0.00	3,478.50	0.00	0.00	0.00
KGC.NYE - Kinross Gold Corp.										
	01/07/2022	Opening Balance	328.00	0.00	0.00	0.00	1,704.52	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	151.24	0.00	1,855.76	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	492.72	0.00	2,348.48	0.00	0.00	0.00
	30/06/2023		328.00	0.00	643.96	0.00	2,348.48	0.00	0.00	0.00
MYR.AX - Myer Holdings Limited										
	01/07/2022	Opening Balance	20,000.00	0.00	0.00	0.00	6,500.00	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	5,500.00	0.00	12,000.00	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(200.00)	0.00	11,800.00	0.00	0.00	0.00

Ward Superannuation Fund

Market Movement Report

As at 30 June 2023

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2023		20,000.00	0.00	5,300.00	0.00	11,800.00	0.00	0.00	0.00
NCM.AX - Newcrest Mining Limited										
	01/07/2022	Opening Balance	500.00	0.00	0.00	0.00	10,445.00	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	(1,540.00)	0.00	8,905.00	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	4,305.00	0.00	13,210.00	0.00	0.00	0.00
	30/06/2023		500.00	0.00	2,765.00	0.00	13,210.00	0.00	0.00	0.00
OMF0003AU - Atlantic Pacific Australian Equity										
	01/07/2022	Opening Balance	24,504.38	0.00	0.00	0.00	35,038.81	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	(1,587.88)	0.00	33,450.93	0.00	0.00	0.00
	31/12/2022	Purchase	458.04	598.08	0.00	0.00	34,049.01	0.00	0.00	0.00
	30/06/2023	Purchase	671.22	810.10	0.00	0.00	34,859.11	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(3,119.53)	0.00	31,739.58	0.00	0.00	0.00
	30/06/2023		25,633.65	1,408.18	(4,707.41)	0.00	31,739.58	0.00	0.00	0.00
RRL.AX - Regis Resources Limited										
	01/07/2022	Opening Balance	2,000.00	0.00	0.00	0.00	2,600.00	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	500.00	0.00	3,100.00	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	560.00	0.00	3,660.00	0.00	0.00	0.00
	30/06/2023		2,000.00	0.00	1,060.00	0.00	3,660.00	0.00	0.00	0.00
SBM.AX - St Barbara Limited										
	01/07/2022	Opening Balance	3,000.00	0.00	0.00	0.00	2,250.00	0.00	0.00	0.00
	31/10/2022	Revaluation	0.00	0.00	(720.00)	0.00	1,530.00	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(90.00)	0.00	1,440.00	0.00	0.00	0.00
	30/06/2023		3,000.00	0.00	(810.00)	0.00	1,440.00	0.00	0.00	0.00
VAIH - Virgin Australia International Holdings Pty Ltd										
	01/07/2022	Opening Balance	16,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2023		16,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Market Movement					5,572.64				0.00	5,572.64

Ward Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
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	2,006.51	868.28	0.00	1,138.23	0.00
Capital Gains Before Losses applied	2,006.51	868.28	0.00	1,138.23	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	2,006.51	868.28	0.00	1,138.23	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	289.43				
CGT Discount applied - Collectables	0.00				

Ward Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	1,717.08				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	1,717.08				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

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

Ward Superannuation Fund
Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

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 (Australian)												
OMF0003AU - Atlantic Pacific Australian Equity												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	868.28	1,138.23	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	868.28	1,138.23	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	868.28	1,138.23	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	868.28	1,138.23	0.00

25000 - Interest Received

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
111111020940995	DomaCom Fund ARSN 167 020 626	(\$99.50)		100%
CUA50877339	CUA Everyday Business Account		(\$0.33)	100%
TOTAL		CY Balance	LY Balance	
		(\$99.50)	(\$0.33)	

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

Ward Superannuation Fund Interest Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
111111020940995 DomaCom Fund ARSN 167 020 626					
31/10/2022	0.30	0.30			
09/12/2022	97.67	97.67			
09/01/2023	0.30	0.30			
08/02/2023	0.22	0.22			
07/03/2023	0.22	0.22			
11/04/2023	0.28	0.28			
05/05/2023	0.24	0.24			
07/06/2023	0.27	0.27			
	99.50	99.50			
	99.50	99.50			
TOTAL	99.50	99.50			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	99.50	11C

26500 - Other Investment Income

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
748MAC	Macrovue Forex Trade Cash - AUD	(\$31.21)	\$31.80	(198.14)%
TOTAL		CY Balance	LY Balance	
		(\$31.21)	\$31.80	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Other Investment Income (26500)					
<u>Macrovue Forex Trade Cash - AUD (748MAC)</u>					
30/06/2023	FX Trade			31.21	31.21 CR
				31.21	31.21 CR
Total Debits:	0.00				
Total Credits:	31.21				

30100 - Accountancy Fees

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$1,925.00	\$1,870.00	2.94%
TOTAL		CY Balance	LY Balance	
		\$1,925.00	\$1,870.00	

Supporting Documents

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

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
25/10/2022	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009		1,925.00		1,925.00 DR
			1,925.00		1,925.00 DR

Total Debits: 1,925.00

Total Credits: 0.00

Mitcham Property

Developments Pty Ltd

A.B.N. 30 515 453 617
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

John Ward
Ward Superannuation Fund
PO Box 51
KALBAR QLD 4309

Tax Invoice 211524

Ref: WARD0009
18 October, 2022

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2022 Preparation of Member Statements for the period ended 30 June 2022 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2022 Preparation of Resolution of Minutes for the period ended 30 June 2022 Sundry advice and Other Matters For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately. (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	1,925.00

Terms: Strictly Seven Days

AMT Due \$ 1,925.00

The Amount Due Includes GST of \$175.00

* Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au

REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Ward Superannuation Fund		Remittance Advice.		Invoice: 211524	
*Cash *M/card & VISA Only				Ref: WARD0009	
				18 October, 2022	
*Direct Deposit - please use Invoice No. as your REFERENCE					
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$		1,925.00	
Card No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	Validation No.	<input type="text"/>
Cardholder	Signature	Expiry Date			

30400 - ATO Supervisory Levy

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<i>ATO Supervisory Levy (30400)</i>					
01/07/2022	2022 Income TAx		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$330.00	\$330.00	0%
TOTAL		CY Balance	LY Balance	
		\$330.00	\$330.00	

Supporting Documents

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

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
09/11/2022	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Super Fund Audit		330.00		330.00 DR
			330.00		330.00 DR

Total Debits: 330.00

Total Credits: 0.00

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 20 September 2022

Recipient: Ward Super Fund

Address: C/- PO Box 354 ASPLEY QLD 4034

Description of Services

Statutory audit of the Ward Super Fund for the financial year ending 30 June 2021.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



30900 - Advisor Fees

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30900	Advisor Fees	\$5,699.26		100%
TOTAL		CY Balance	LY Balance	
		\$5,699.26		

Supporting Documents

- General Ledger [Report](#)
- Advisor Fees.pdf

Standard Checklist

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

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Advisor Fees (30900)					
<i>Advisor Fees (30900)</i>					
03/08/2022	TXN INITIATED BY-9112632 TRANSFER TO 082356 833402389 ASR Wealth REF: Ward		4,000.00		4,000.00 DR
31/10/2022	BPAY BPAY DomaCom REF: 20221031083709311		1,699.26		5,699.26 DR
			5,699.26		5,699.26 DR

Total Debits: 5,699.26

Total Credits: 0.00



Pro-Forma Invoice

Australian Stock Report
Level 4, 10 Barrack Street
Sydney NSW 2000 Australia

1300 720 292
australianstockreport.com.au

ABN 94 106 863 978 | AFS License 301682

Date: 2/08/2022

Direct Debit Details

Name	ASR Wealth
BSB	082 356
Account	83340 2389
Bank	National Australia Bank

Transfer Reference: (your Surname)

Name: Ward Superfund

QTY	Description	Duration
1	ASR Property	120 Months

NOTE:

SUBTOTAL	\$3,636.36
GST	\$363.64
TOTAL AMOUNT	\$4,000.00

Please note that client has the right to cancel subscription within the 30 days and receive full refund.

Please enter your surname as the transfer reference to avoid delays in obtaining access to your membership.
Please note that we can only provide general advice at all times

Please note that your Credit Card Statement will show Atlantic Pacific Securities for all Credit Card Payments

Your Adviser/Product Specialist may receive a commission for this sale. Australian Stock Report may also retain an administration fee should a partial refund be negotiated at any time. If you do not agree with any aspect of this invoice please contact your Adviser/Product Specialist.

On 24/10/23 10:49, Louise Barlow wrote:

Hi Sarah

Looks pretty good.

But, I can't see if I have sent you the attached queries from the super fund.

Both withdrawals from the Great Southern Bank account

Can I get documents/info re the withdrawals?

48500 - Income Tax Expense

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$1,145.23)	\$2,377.22	(148.18)%
TOTAL		CY Balance	LY Balance	
		(\$1,145.23)	\$2,377.22	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$2,987.77	\$851.32	250.96%
TOTAL		CY Balance	LY Balance	
		\$2,987.77	\$851.32	

Supporting Documents

No supporting documents

50000 - Members

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
WARFRA00001A	Ward, Francis John - Accumulation (Accumulation)	(\$151,568.41)		(\$2,987.77)		\$0.00	(\$154,556.18)	1.97%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$151,568.41)		(\$2,987.77)		\$0.00	(\$154,556.18)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Ward Superannuation Fund Members Statement

Francis John Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth :	11/09/1960	Nominated Beneficiaries:	N/A
Age:	62	Nomination Type:	N/A
Tax File Number:	155693607	Vested Benefits:	154,556.18
Date Joined Fund:	14/10/2008	Total Death Benefit:	154,556.18
Service Period Start Date:	03/04/1993	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WARFRA00001A	Disability Benefit:	0.00
Account Start Date:	14/10/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

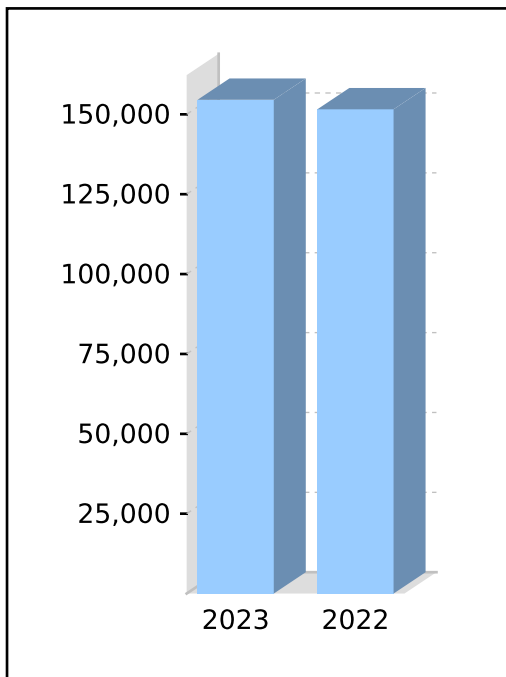
Total Benefits 154,556.18

Preservation Components

Preserved 150,504.32
Unrestricted Non Preserved 4,051.86
Restricted Non Preserved

Tax Components

Tax Free 15,940.22
Taxable 138,615.96



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	151,568.41
<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	2,987.77
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	154,556.18

Ward Superannuation Fund Members Statement

Sarah Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth :	07/02/1967	Nominated Beneficiaries:	N/A
Age:	56	Nomination Type:	N/A
Tax File Number:	148616737	Vested Benefits:	
Date Joined Fund:	14/10/2008	Total Death Benefit:	0.00
Service Period Start Date:	14/10/2008	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WARSAR00001A	Disability Benefit:	0.00
Account Start Date:	14/10/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

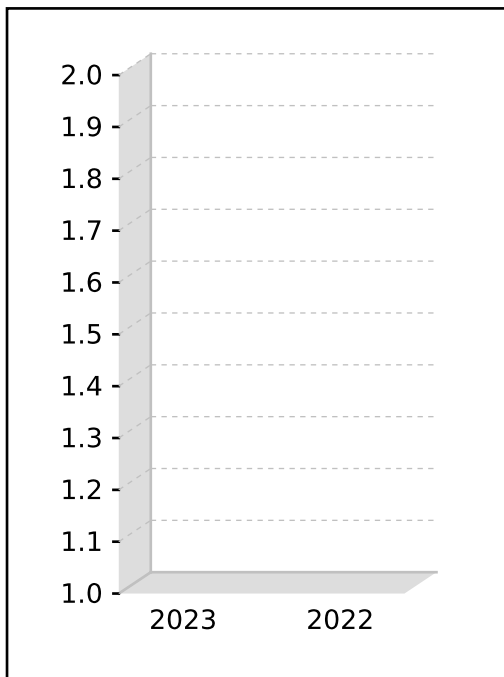
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2022	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	0.00

Ward Superannuation Fund
Members Summary Report

As at 30 June 2023

Opening Balance	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	
Francis John Ward (Age: 62)											
WARFRA00001A - Accumulation											
151,568.41			2,987.77								154,556.18
151,568.41			2,987.77								154,556.18
Sarah Ward (Age: 56)											
WARSAR00001A - Accumulation											
151,568.41			2,987.77								154,556.18

60400 - Bank Accounts

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
111111020940995	DomaCom Fund ARSN 167 020 626	\$77.66		100%
748MAC	Macrovue Forex Trade Cash - AUD	\$679.38	\$574.94	18.17%
ANZ9006238968	ANZ - CMC Markets	\$13,409.05	\$65,538.01	(79.54)%
CUA50877339	CUA Everyday Business Account	\$2,271.50	\$7,805.30	(70.9)%
TOTAL		CY Balance	LY Balance	
		\$16,437.59	\$73,918.25	

Supporting Documents

- Bank Statement Report [Report](#)
- BS - Great Southern.pdf
- BS - ANZ CMC Markets.pdf

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

Ward Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / 111111020940995

Account Name: DomaCom Fund ARSN 167 020 626

BSB and Account Number: 111111 020940995

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
				\$ 77.66		\$ 77.66	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/10/2022	BPAY BPAY DomaCom REF: 20221031083709311		77.66	77.66		
30/06/2023	CLOSING BALANCE			77.66		
			77.66			

Ward Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / 748MAC
Account Name: Macrovue Forex Trade Cash - AUD
BSB and Account Number: 748

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 574.94				\$ 104.44		\$ 679.38	

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2022	Opening Balance			574.94		
01/09/2022	Dividends Received - Kinross Gold		14.49	589.43		
02/09/2022	Dividends Received - Hecla Mining		4.14	593.57		
07/12/2022	Dividends Received - Hecla Mining		2.51	596.08		
15/12/2022	Dividends Received - Kinross Gold		14.68	610.76		
23/03/2023	Dividends Received - Kinross Gold		14.72	625.48		
24/03/2023	Dividends Received - Hecla Mining		4.22	629.70		
09/06/2023	Dividends Received - Hecla Mining		4.18	633.88		
15/06/2023	Dividends Received - Kinross Gold		14.29	648.17		
30/06/2023	FX Trade		31.21	679.38		
30/06/2023	CLOSING BALANCE			679.38		
			<u>104.44</u>			

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / ANZ9006238968

Account Name: ANZ - CMC Markets

BSB and Account Number: 014936 9006238968

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 65,538.01		\$ 55,000.00		\$ 2,871.04		\$ 13,409.05	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2022	Opening Balance			65,538.01		
02/08/2022	ePayment From:CMC MARKETS STOC REF: 22039302 [49A04Q0PFA 22039301]	55,000.00		10,538.01		
29/09/2022	0930265774 DIV NCM DIV TRANSFER DIV NCM DIV FROM 111443568 001282520948 [System Matched Income Data]		145.82	10,683.83		
30/09/2022	1001283915 DIV EVN FNL DIV TRANSFER DIV EVN FNL DIV FROM 111443568 001283840590 [System Matched Income Data]		60.00	10,743.83		
30/09/2022	49A04ZGZER 22755251		43.18	10,787.01		
30/09/2022	1029601591 DIV RRL DIVIDEND TRANSFER DIV RRL DIVIDEND FROM 111443568 OCT22/00807511		40.00	10,827.01		
07/11/2022	1108691408 DIV DIV MYR TRANSFER DIV DIV MYR FROM 111443568 001285273965 [System Matched Income Data]		500.00	11,327.01		
30/03/2023	0331206247 DIV NCM DIV TRANSFER DIV NCM DIV FROM 111443568 001291922608 [System Matched Income Data]		260.77	11,587.78		
11/05/2023	0512649988 DIV MYR DIV TRANSFER DIV MYR DIV FROM 111443568 001295146431 [System Matched Income Data]		1,600.00	13,187.78		
02/06/2023	0603865600 DIV EVN ITM DIV TRANSFER DIV EVN ITM DIV FROM 111443568 001295443317 [System Matched Income Data]		40.00	13,227.78		
02/06/2023	49A06071WR 25658308		181.27	13,409.05		
30/06/2023	CLOSING BALANCE			13,409.05		
		55,000.00	2,871.04			

Ward Superannuation Fund

Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / CUA50877339

Account Name: CUA Everyday Business Account

BSB and Account Number: 814282 50877339

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 7,805.30 \$ 60,633.00 \$ 55,099.20 \$ 2,271.50

Data Feed Used

None - Manually Input or Import

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2022	Opening Balance			7,805.30		
02/08/2022	ePayment From:CMC MARKETS STOC REF: 22039302 [49A04Q0PFA 22039301]		55,000.00	62,805.30		
03/08/2022	TXN INITIATED BY-9112632 TRANSFER TO 082356 833402389 ASR Wealth REF: Ward	4,000.00		58,805.30		
14/09/2022	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009	1,870.00		56,935.30		
30/09/2022	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Ward Super Fund	330.00		56,605.30		
25/10/2022	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009	1,925.00		54,680.30		
31/10/2022	BPAY BPAY DomaCom REF: 20221031083709311	50,000.00		4,680.30		
09/11/2022	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Super Fund Audit	330.00		4,350.30		
09/12/2022	ePayment From:826PERPETUAL REF: 020940995		97.67	4,447.97		
09/01/2023	ePayment From:350PERPETUAL REF: 020940995		0.30	4,448.27		
08/02/2023	ePayment From:824PERPETUAL REF: 020940995		0.22	4,448.49		
20/02/2023	BPAY BPAY TAX OFFICE PAYMENTS REF: 20230220043357408	939.00		3,509.49		
07/03/2023	ePayment From:308PERPETUAL REF: 020940995		0.22	3,509.71		
11/04/2023	ePayment From:239PERPETUAL REF: 020940995		0.28	3,509.99		
05/05/2023	ePayment From:728PERPETUAL REF: 020940995		0.24	3,510.23		
23/05/2023	BPAY BPAY TAX OFFICE PAYMENTS REF: 20230523083457272	939.00		2,571.23		

Ward Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/06/2023	ePayment From:713PERPETUAL REF: 020940995		0.27	2,571.50		
20/06/2023	TXN INITIATED BY-9112551 TRANSFER TO 814282 50803866 WARD SARAH	300.00		2,271.50		
30/06/2023	CLOSING BALANCE			2,271.50		
		<u>60,633.00</u>	<u>55,099.20</u>			



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
8164360000111443568

Summary

Statement No.	18
Opening Balance	65,538.01
Total In	0.00
Total Out	0.00
Closing Balance	65,538.01

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Jul 2022	31 Jul 2022

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		65,538.01
			No Bank Transactions		
			Carried Forward Balance		65,538.01



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
81643600000111443568

Summary

Statement No.	19
Opening Balance	65,538.01
Total In	0.00
Total Out	55,000.00
Closing Balance	10,538.01

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Aug 2022	31 Aug 2022

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		65,538.01
02/08/2022	02/08/2022	49A04Q0PFA	22039301	-55,000.00	10,538.01
			Carried Forward Balance		10,538.01



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
8164360000111443568

Summary

Statement No.	20
Opening Balance	10,538.01
Total In	249.00
Total Out	0.00
Closing Balance	10,787.01

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Sep 2022	30 Sep 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		10,538.01
29/09/2022	30/09/2022	0930265774	DIV NCM DIV TRANSFER DIV NCM DIV FROM 111443568 001282520948	145.82	10,683.83
30/09/2022	01/10/2022	1001283915	DIV EVN FNL DIV TRANSFER DIV EVN FNL DIV FROM 111443568 001283840590	60.00	10,743.83
30/09/2022	30/09/2022	49A04ZGZER	22755251	43.18	10,787.01
			Carried Forward Balance		10,787.01



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
8164360000111443568

Summary

Statement No.	21
Opening Balance	10,787.01
Total In	40.00
Total Out	0.00
Closing Balance	10,827.01

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Oct 2022	31 Oct 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		10,787.01
28/10/2022	29/10/2022	1029601591	DIV RRL DIVIDEND TRANSFER DIV RRL DIVIDEND FROM 111443568 OCT22/00807511	40.00	10,827.01
			Carried Forward Balance		10,827.01



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
8164360000111443568

Summary

Statement No.	22
Opening Balance	10,827.01
Total In	500.00
Total Out	0.00
Closing Balance	11,327.01

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Nov 2022	30 Nov 2022

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		10,827.01
07/11/2022	08/11/2022	1108691408	DIV DIV MYR TRANSFER DIV DIV MYR FROM 111443568 001285273965	500.00	11,327.01
			Carried Forward Balance		11,327.01



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
81643600000111443568

Summary

Statement No.	23
Opening Balance	11,327.01
Total In	0.00
Total Out	0.00
Closing Balance	11,327.01

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Dec 2022	31 Dec 2022

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		11,327.01
			No Bank Transactions		
			Carried Forward Balance		11,327.01



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
8164360000111443568

Summary

Statement No.	24
Opening Balance	11,327.01
Total In	0.00
Total Out	0.00
Closing Balance	11,327.01

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Jan 2023	31 Jan 2023

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		11,327.01
			No Bank Transactions		
			Carried Forward Balance		11,327.01



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
8164360000111443568

Summary

Statement No.	25
Opening Balance	11,327.01
Total In	0.00
Total Out	0.00
Closing Balance	11,327.01

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Feb 2023	28 Feb 2023

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		11,327.01
			No Bank Transactions		
			Carried Forward Balance		11,327.01



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C
8164360000111443568

Summary

Statement No.	26
Opening Balance	11,327.01
Total In	260.77
Total Out	0.00
Closing Balance	11,587.78

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Mar 2023	31 Mar 2023

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		11,327.01
30/03/2023	31/03/2023	0331206247	DIV NCM DIV TRANSFER DIV NCM DIV FROM 111443568 001291922608	260.77	11,587.78
			Carried Forward Balance		11,587.78



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C

8164360000111443568

Summary

Statement No.	27
Opening Balance	11,587.78
Total In	0.00
Total Out	0.00
Closing Balance	11,587.78

Account	Account Description	Statement Start	Statement End
SBA 112233 900623896	CLI Client	01 Apr 2023	30 Apr 2023

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		11,587.78
			No Bank Transactions		
			Carried Forward Balance		11,587.78



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Account Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C

81643600000111443568

Tower 3 International Towers

20\300 Barangaroo Avenue

Barangaroo

NSW

2000

Summary

Statement No.	28
Currency	AUD
Opening Balance	11,587.78
Total In	1,600.00
Total Out	0.00
Closing Balance	13,187.78

Account Holder Reference	Account Type	Statement Start	Statement End
81643600000111443568	CLI Client	01 May 2023	31 May 2023

Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		11,587.78
11/05/2023	12/05/2023	0512649988	DIV MYR DIV TRANSFER DIV MYR DIV FROM 111443568 001295146431	1,600.00	13,187.78
			Carried Forward Balance		13,187.78



Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

Account Statement

CMC Markets Stockbroking Limited ATF MR FRANCIS JOHN WARD
& MRS SARAH JANE WARD - WARD SUPERANNUATION FUND
A/C

8164360000111443568

Tower 3 International Towers

20\300 Barangaroo Avenue

Barangaroo

NSW

2000

Summary

Statement No.	29
Currency	AUD
Opening Balance	13,187.78
Total In	221.27
Total Out	0.00
Closing Balance	13,409.05

Account Holder Reference	Account Type	Statement Start	Statement End
8164360000111443568	CLI Client	01 Jun 2023	30 Jun 2023

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			Brought Forward Balance		13,187.78
02/06/2023	03/06/2023	0603865600	DIV EVN ITM DIV TRANSFER DIV EVN ITM DIV FROM 111443568 001295443317	40.00	13,227.78
02/06/2023	02/06/2023	49A06071WR	25658308	181.27	13,409.05
			Carried Forward Balance		13,409.05



Great Southern Bank
 A business name of Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 233317
 GPO Box 100, Brisbane QLD 4001

For help or enquiries?

☎ 133 282

🌐 greatsouthernbank.com.au

Your details

Customer number: 9134849
 BSB: 814-282
 Issue date: 21/07/2022



FRANCIS JOHN WARD & SARAH JANE WARD ATF
 WARD SUPERANNUATION
 1419 Mount Alford Rd
 MOOGERAH QLD 4309

My statement



Digital Banking – clever tools and features to help you manage your money.

Discover a simple and secure way to do your banking from anywhere, at any time. To learn more visit greatsouthernbank.com.au/digital

Account	Account Name	Opening Balance:	Deposits, Payments & Credits:	Purchases, Interest & Charges:	Closing Balance:
50877339	Everyday Business	\$7,805.30	\$0.00	\$0.00	\$7,805.30

Transaction history

Account name: Everyday Business

Product name: Everyday Business

Statement period: 22 JAN 2022 To 21 JUL 2022

Account: 50877339

TFN Known: Y

FRANCIS JOHN WARD & SARAH JANE WARD ATF WARD SUPERANNUATION

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			7,805.30
21 Jul	CLOSING BALANCE			7,805.30

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.00	\$0.00	\$0.33

7590NNNN 9134849

E:7590S-707501-100597



Great Southern Bank
 A business name of Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 100, Brisbane QLD 4001

For help or enquiries?

133 282

greatsouthernbank.com.au

Your details

Customer number: 9134849
 BSB: 814-282
 Issue date: 21/01/2023



FRANCIS JOHN WARD & SARAH JANE WARD ATF
 WARD SUPERANNUATION
 1419 Mount Alford Rd
 MOOGERAH QLD 4309

My statement



Digital Banking – clever tools and features to help you manage your money.

Discover a simple and secure way to do your banking from anywhere, at any time. To learn more, visit greatsouthernbank.com.au/digital

Account	Account Name	Opening Balance:	Deposits, Payments & Credits:	Purchases, Interest & Charges:	Closing Balance:
50877339	Everyday Business	\$7,805.30	\$55,097.97	\$58,455.00	\$4,448.27

Transaction history

Account name: Everyday Business

Product name: Everyday Business

Statement period: 22 JUL 2022 To 21 JAN 2023

Account: 50877339

FRANCIS JOHN WARD & SARAH JANE WARD ATF WARD SUPERANNUATION

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jul	OPENING BALANCE			7,805.30
2 Aug	ePayment From:CMC MARKETS STOC REF: 22039302		55,000.00	62,805.30
3 Aug	TXN INITIATED BY-9112632 TRANSFER TO 082356 833402389 ASR Wealth REF: Ward	4,000.00		58,805.30
14 Sep	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009	1,870.00		56,935.30
30 Sep	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Ward Super Fund	330.00		56,605.30
25 Oct	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009	1,925.00		54,680.30
31 Oct	BPAY BPAY DomaCom REF: 20221031083709311	50,000.00		4,680.30
9 Nov	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Super Fund Audit	330.00		4,350.30
9 Dec	ePayment From:826PERPETUAL REF: 020940995		97.67	4,447.97
9 Jan	ePayment From:350PERPETUAL REF: 020940995		0.30	4,448.27

5427NNNNN 9134849

E-5427S-140161-20032



Great Southern Bank
 A business name of Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 100, Brisbane QLD 4001

Customer number: 9134849
 BSB: 814-282
 Issue date: 21/01/2023

Date	Description	Debits	Credits	Balance
21 Jan	CLOSING BALANCE			4,448.27

	This Period	Financial Year to date	Last Financial Year
Interest Paid	\$0.00	\$0.00	\$0.33

[Faint transaction history text, including account details and transaction descriptions]

Account: 9023333
 FRANCIS JOHN WARD SAVINGS BANK



Great Southern Bank
 A business name of Credit Union Australia Limited
 ABN 44 087 650 959
 AFSL and Australian credit licence 238317
 GPO Box 300, Brisbane QLD 4001

For help or enquiries?

133 282

greatsouthernbank.com.au

Your details

Customer number: 9134849
 BSB: 814-282
 Issue date: 21/07/2023



FRANCIS JOHN WARD & SARAH JANE WARD ATF
 WARD SUPERANNUATION
 1419 Mount Alford Rd
 MOOGERAH QLD 4309

My statement

Digital Banking – clever tools and features to help you manage your money.

Discover a simple and secure way to do your banking from anywhere, at any time. To learn more, visit greatsouthernbank.com.au/digital



Account	Account Name	Opening Balance:	Deposits, Payments & Credits:	Purchases, Interest & Charges:	Closing Balance:
50877339	Everyday Business	\$4,448.27	\$1.53	\$2,178.00	\$2,271.80

Transaction history

Account name: Everyday Business

Product name: Everyday Business

Statement period: 22 JAN 2023 To 21 JUL 2023

Account: 50877339

FRANCIS JOHN WARD & SARAH JANE WARD ATF WARD SUPERANNUATION

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			4,448.27
8 Feb	ePayment From:824PERPETUAL REF: 020940995		0.22	4,448.49
20 Feb	BPAY BPAY TAX OFFICE PAYMENTS REF: 20230220043357408	939.00		3,509.49
7 Mar	ePayment From:308PERPETUAL REF: 020940995		0.22	3,509.71
11 Apr	ePayment From:239PERPETUAL REF: 020940995		0.28	3,509.99
5 May	ePayment From:728PERPETUAL REF: 020940995		0.24	3,510.23
23 May	BPAY BPAY TAX OFFICE PAYMENTS REF: 20230523083457272	939.00		2,571.23
7 Jun	ePayment From:713PERPETUAL REF: 020940995		0.27	2,571.50
20 Jun	TXN INITIATED BY-9112551 TRANSFER TO 814282 50803866 WARD SARAH	300.00		2,271.50
6 Jul	ePayment From:773PERPETUAL REF: 20940995		0.30	2,271.80
21 Jul	CLOSING BALANCE			2,271.80

4891NNNNN 9134849
E-4891/S-16948/1-33896

68000 - Sundry Debtors

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$300.00	\$0.00	100%
TOTAL		CY Balance	LY Balance	
		\$300.00	\$0.00	

Supporting Documents

- General Ledger [Report](#)
- Debtors.pdf

Standard Checklist

- Match to Source Documentation

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
20/06/2023	TXN INITIATED BY-9112551 TRANSFER TO 814282 50803866 WARD SARAH		300.00		300.00 DR
			300.00		300.00 DR

Total Debits: 300.00

Total Credits: 0.00

Louise Barlow

From: Sarah <sjmward8@gmail.com>
Sent: Tuesday, 24 October 2023 6:41 PM
To: Louise Barlow
Subject: Re: FJ & SJ Ward & Super Trust

Hi Louise,

Re: The \$4000 herewith the receipt (attached). The \$300 appears to be a mistaken transfer between our bank accounts, so I have today transferred back \$300 into that account - will show up on next year's statements.

Kind regards,

Sarah

74700 - Managed Investments (Australian)

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
OMF0003AU	Atlantic Pacific Australian Equity	25633.649000	\$31,739.58	24504.380600	\$35,038.81	(9.42)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		25633.649000	\$31,739.58	24504.380600	\$35,038.81	

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach Annual statements from fund managers, Master Trust, Platform or Wrap providers confirming ownership and value
- Attach copies of Statements and 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
- Ensure the investment is in accordance with the SIS Act

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets		65,538.01		2,871.04		(55,000.00)			13,409.05	13,409.05
CUA Everyday Business Account		7,805.30		55,099.20		(60,633.00)			2,271.50	2,271.50
DomaCom Fund ARSN 167 020 626				77.66					77.66	77.66
Macrovue Forex Trade Cash - AUD		574.94		104.44					679.38	679.38
		73,918.25		58,152.34		(115,633.00)			16,437.59	16,437.59
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	24,504.38	31,015.00	1,129.27	1,408.18				25,633.65	32,423.18	31,739.58
		31,015.00		1,408.18					32,423.18	31,739.58
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	6,440.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	11,800.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	13,210.00
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	3,660.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	1,440.00
		48,273.50							48,273.50	36,550.00
Shares in Listed Companies (Overseas)										
FRES.L - Fresnillo Plc	1,000.00	16,877.57						1,000.00	16,877.57	11,622.90
HL.NYE - Hecla Mining Co.	450.00	3,617.28						450.00	3,617.28	3,478.50
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,348.48
GLD.NYE - SPDR Gold Trust Shs	27.00	6,789.42						27.00	6,789.42	7,224.12
		29,410.46							29,410.46	24,674.00
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
Units in Unlisted Unit Trusts (Australian)										
DMC6060AU - 58,66&68 Pass Rd Rokeby TAS			48,223.38	48,223.38				48,223.38	48,223.38	0.00
				48,223.38					48,223.38	0.00
	182,617.37			107,783.90			(115,633.00)		174,768.27	109,401.17

77600 - Shares in Listed Companies (Australian)

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
EVN.AX	Evolution Mining Limited	2000.000000	\$6,440.00	2000.000000	\$4,760.00	35.29%
MYR.AX	Myer Holdings Limited	20000.000000	\$11,800.00	20000.000000	\$6,500.00	81.54%
NCM.AX	Newcrest Mining Limited	500.000000	\$13,210.00	500.000000	\$10,445.00	26.47%
RRL.AX	Regis Resources Limited	2000.000000	\$3,660.00	2000.000000	\$2,600.00	40.77%
SBM.AX	St Barbara Limited	3000.000000	\$1,440.00	3000.000000	\$2,250.00	(36)%
	TOTAL	CY Units	CY Balance	LY Units	LY Balance	
		27500.000000	\$36,550.00	27500.000000	\$26,555.00	

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)

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

Ward Superannuation Fund

Balance Review Report

As at 30 June 2023

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
ANZ9006238968	ANZ - CMC Markets					13,409.05	
CUA50877339	CUA Everyday Business Account					2,271.50	
111111020940995	DomaCom Fund ARSN 167 020 626					77.66	
748MAC	Macrovue Forex Trade Cash - AUD					679.38	
74700	Managed Investments (Australian)						
OMF0003AU	Atlantic Pacific Australian Equity					25,633.6490	
77600	Shares in Listed Companies (Australian)						
EVN.AX	Evolution Mining Limited				Setup	2,000.0000	2,000.0000
MYR.AX	Myer Holdings Limited				Setup	20,000.0000	20,000.0000
NCM.AX	Newcrest Mining Limited				Setup	500.0000	500.0000
RRL.AX	Regis Resources Limited				Setup	2,000.0000	2,000.0000
SBM.AX	St Barbara Limited				Setup	3,000.0000	3,000.0000
77700	Shares in Listed Companies (Overseas)						
FRES.L	Fresnillo Plc					1,000.0000	
HL.NYE	Hecla Mining Co.					450.0000	
KGC.NYE	Kinross Gold Corp.					328.0000	
GLD.ARCX	SPDR Gold Trust Shs					27.0000	
77800	Shares in Unlisted Private Companies (Australian)						

Ward Superannuation Fund
Balance Review Report

As at 30 June 2023

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
VAIH	Virgin Australia International Holdings Pty Ltd					16,000.0000	
78400	Units in Unlisted Unit Trusts (Australian)						
DMC6060AU	58,66&68 Pass Rd Rokeby TAS					48,223.3800	

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets		65,538.01		2,871.04		(55,000.00)			13,409.05	13,409.05
CUA Everyday Business Account		7,805.30		55,099.20		(60,633.00)			2,271.50	2,271.50
DomaCom Fund ARSN 167 020 626				77.66					77.66	77.66
Macrovue Forex Trade Cash - AUD		574.94		104.44					679.38	679.38
		73,918.25		58,152.34		(115,633.00)			16,437.59	16,437.59
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	24,504.38	31,015.00	1,129.27	1,408.18				25,633.65	32,423.18	31,739.58
		31,015.00		1,408.18					32,423.18	31,739.58
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	6,440.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	11,800.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	13,210.00
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	3,660.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	1,440.00
		48,273.50							48,273.50	36,550.00
Shares in Listed Companies (Overseas)										
FRES.L - Fresnillo Plc	1,000.00	16,877.57						1,000.00	16,877.57	11,622.90
HL.NYE - Hecla Mining Co.	450.00	3,617.28						450.00	3,617.28	3,478.50
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,348.48
GLD.NYE - SPDR Gold Trust Shs	27.00	6,789.42						27.00	6,789.42	7,224.12
		29,410.46							29,410.46	24,674.00
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
Units in Unlisted Unit Trusts (Australian)										
DMC6060AU - 58,66&68 Pass Rd Rokeby TAS			48,223.38	48,223.38				48,223.38	48,223.38	0.00
				48,223.38					48,223.38	0.00
	182,617.37			107,783.90			(115,633.00)		174,768.27	109,401.17

77700 - Shares in Listed Companies (Overseas)

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
FRES.L	Fresnillo Plc	1000.000000	\$11,622.90	1000.000000	\$13,521.40	(14.04)%
GLD.NYE	SPDR Gold Trust Shs	27.000000	\$7,224.12	27.000000	\$6,602.44	9.42%
HL.NYE	Hecla Mining Co.	450.000000	\$3,478.50	450.000000	\$2,560.59	35.85%
KGC.NYE	Kinross Gold Corp.	328.000000	\$2,348.48	328.000000	\$1,704.52	37.78%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1805.000000	\$24,674.00	1805.000000	\$24,388.95	

Supporting Documents

◦ Investment Movement Report [Report](#)

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

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets		65,538.01		2,871.04		(55,000.00)			13,409.05	13,409.05
CUA Everyday Business Account		7,805.30		55,099.20		(60,633.00)			2,271.50	2,271.50
DomaCom Fund ARSN 167 020 626				77.66					77.66	77.66
Macrovue Forex Trade Cash - AUD		574.94		104.44					679.38	679.38
		73,918.25		58,152.34		(115,633.00)			16,437.59	16,437.59
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	24,504.38	31,015.00	1,129.27	1,408.18				25,633.65	32,423.18	31,739.58
		31,015.00		1,408.18					32,423.18	31,739.58
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	6,440.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	11,800.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	13,210.00
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	3,660.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	1,440.00
		48,273.50							48,273.50	36,550.00
Shares in Listed Companies (Overseas)										
FRES.L - Fresnillo Plc	1,000.00	16,877.57						1,000.00	16,877.57	11,622.90
HL.NYE - Hecla Mining Co.	450.00	3,617.28						450.00	3,617.28	3,478.50
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,348.48
GLD.NYE - SPDR Gold Trust Shs	27.00	6,789.42						27.00	6,789.42	7,224.12
		29,410.46							29,410.46	24,674.00
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
Units in Unlisted Unit Trusts (Australian)										
DMC6060AU - 58,66&68 Pass Rd Rokeby TAS			48,223.38	48,223.38				48,223.38	48,223.38	0.00
				48,223.38					48,223.38	0.00
	182,617.37			107,783.90			(115,633.00)		174,768.27	109,401.17

77800 - Shares in Unlisted Private Companies (Australian)

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
VAIH	Virgin Australia International Holdings Pty Ltd	16000.000000	\$0.00	16000.000000	\$0.00	0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		16000.000000	\$0.00	16000.000000	\$0.00	

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Statements and 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
- Ensure the investment is in accordance with the SIS Act

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets		65,538.01		2,871.04		(55,000.00)			13,409.05	13,409.05
CUA Everyday Business Account		7,805.30		55,099.20		(60,633.00)			2,271.50	2,271.50
DomaCom Fund ARSN 167 020 626				77.66					77.66	77.66
Macrovue Forex Trade Cash - AUD		574.94		104.44					679.38	679.38
		73,918.25		58,152.34		(115,633.00)			16,437.59	16,437.59
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	24,504.38	31,015.00	1,129.27	1,408.18				25,633.65	32,423.18	31,739.58
		31,015.00		1,408.18					32,423.18	31,739.58
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	6,440.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	11,800.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	13,210.00
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	3,660.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	1,440.00
		48,273.50							48,273.50	36,550.00
Shares in Listed Companies (Overseas)										
FRES.L - Fresnillo Plc	1,000.00	16,877.57						1,000.00	16,877.57	11,622.90
HL.NYE - Hecla Mining Co.	450.00	3,617.28						450.00	3,617.28	3,478.50
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,348.48
GLD.NYE - SPDR Gold Trust Shs	27.00	6,789.42						27.00	6,789.42	7,224.12
		29,410.46							29,410.46	24,674.00
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
Units in Unlisted Unit Trusts (Australian)										
DMC6060AU - 58,66&68 Pass Rd Rokeby TAS			48,223.38	48,223.38				48,223.38	48,223.38	0.00
				48,223.38					48,223.38	0.00
	182,617.37			107,783.90			(115,633.00)		174,768.27	109,401.17

78400 - Units in Unlisted Unit Trusts (Australian)

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
DMC6060AU	58,66&68 Pass Rd Rokeby TAS	48223.380000	\$48,223.38			100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		48223.380000	\$48,223.38			

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Statements and 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
- Ensure the investment is in accordance with the SIS Act

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ - CMC Markets		65,538.01		2,871.04		(55,000.00)			13,409.05	13,409.05
CUA Everyday Business Account		7,805.30		55,099.20		(60,633.00)			2,271.50	2,271.50
DomaCom Fund ARSN 167 020 626				77.66					77.66	77.66
Macrovue Forex Trade Cash - AUD		574.94		104.44					679.38	679.38
		73,918.25		58,152.34		(115,633.00)			16,437.59	16,437.59
Managed Investments (Australian)										
OMF0003AU - Atlantic Pacific Australian Equity	24,504.38	31,015.00	1,129.27	1,408.18				25,633.65	32,423.18	31,739.58
		31,015.00		1,408.18					32,423.18	31,739.58
Shares in Listed Companies (Australian)										
EVN.AX - Evolution Mining Limited	2,000.00	8,601.00						2,000.00	8,601.00	6,440.00
MYR.AX - Myer Holdings Limited	20,000.00	10,011.00						20,000.00	10,011.00	11,800.00
NCM.AX - Newcrest Mining Limited	500.00	10,809.50						500.00	10,809.50	13,210.00
RRL.AX - Regis Resources Limited	2,000.00	10,051.00						2,000.00	10,051.00	3,660.00

Ward Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
SBM.AX - St Barbara Limited	3,000.00	8,801.00						3,000.00	8,801.00	1,440.00
		48,273.50							48,273.50	36,550.00
Shares in Listed Companies (Overseas)										
FRES.L - Fresnillo Plc	1,000.00	16,877.57						1,000.00	16,877.57	11,622.90
HL.NYE - Hecla Mining Co.	450.00	3,617.28						450.00	3,617.28	3,478.50
KGC.NYE - Kinross Gold Corp.	328.00	2,126.19						328.00	2,126.19	2,348.48
GLD.NYE - SPDR Gold Trust Shs	27.00	6,789.42						27.00	6,789.42	7,224.12
		29,410.46							29,410.46	24,674.00
Shares in Unlisted Private Companies (Australian)										
VAIH - Virgin Australia International Holdings Pty Ltd	16,000.00	0.16						16,000.00	0.16	0.00
		0.16							0.16	0.00
Units in Unlisted Unit Trusts (Australian)										
DMC6060AU - 58,66&68 Pass Rd Rokeby TAS			48,223.38	48,223.38				48,223.38	48,223.38	0.00
				48,223.38					48,223.38	0.00
	182,617.37			107,783.90			(115,633.00)		174,768.27	109,401.17

85000 - Income Tax Payable/Refundable

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$3,023.23	(\$2,377.22)	(227.18)%
TOTAL		CY Balance	LY Balance	
		\$3,023.23	(\$2,377.22)	

Supporting Documents

- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Exempt Pension Reconciliation [Report](#)
- ATO - PAYG Instalments report.pdf
- ATO - Income Tax Account.pdf
- ATO - Integrated client Account.pdf

Standard Checklist

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

Ward Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2022 - 30 June 2023			Net Capital Gains	1,717.08	0.00 %	0.00
Segment - 01 July 2022 to 30 June 2023						
Label C						
	31/10/2022	25000/111111020940995	DomaCom Fund ARSN 167 020 626	0.30		
	09/12/2022	25000/111111020940995	DomaCom Fund ARSN 167 020 626	97.67		
	09/01/2023	25000/111111020940995	DomaCom Fund ARSN 167 020 626	0.30		
	08/02/2023	25000/111111020940995	DomaCom Fund ARSN 167 020 626	0.22		
	07/03/2023	25000/111111020940995	DomaCom Fund ARSN 167 020 626	0.22		
	11/04/2023	25000/111111020940995	DomaCom Fund ARSN 167 020 626	0.28		
	05/05/2023	25000/111111020940995	DomaCom Fund ARSN 167 020 626	0.24		
	07/06/2023	25000/111111020940995	DomaCom Fund ARSN 167 020 626	0.27		
			Total	99.50	0.000 %	0.00
Label D1						
	01/09/2022	23900/KGC.NYE	Kinross Gold Corp.	16.67		
	02/09/2022	23900/HL.NYE	Hecla Mining Co.	4.76		
	30/09/2022	23900/FRES.L	Fresnillo Plc	43.18		
	07/12/2022	23900/HL.NYE	Hecla Mining Co.	2.88		
	15/12/2022	23900/KGC.NYE	Kinross Gold Corp.	16.89		
	23/03/2023	23900/KGC.NYE	Kinross Gold Corp.	16.93		
	24/03/2023	23900/HL.NYE	Hecla Mining Co.	4.85		
	02/06/2023	23900/FRES.L	Fresnillo Plc	181.27		
	09/06/2023	23900/HL.NYE	Hecla Mining Co.	4.80		

Ward Superannuation Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label D1						
	15/06/2023	23900/KGC.NYE	Kinross Gold Corp.	16.44		
			Total	308.67	0.000 %	0.00
Label K						
	29/09/2022	23900/NCM.AX	Newcrest Mining Limited	145.82		
	30/09/2022	23900/EVN.AX	Evolution Mining Limited	60.00		
	30/09/2022	23900/RRL.AX	Regis Resources Limited	40.00		
	07/11/2022	23900/MYR.AX	Myer Holdings Limited	500.00		
	30/03/2023	23900/NCM.AX	Newcrest Mining Limited	260.77		
	11/05/2023	23900/MYR.AX	Myer Holdings Limited	1,600.00		
	02/06/2023	23900/EVN.AX	Evolution Mining Limited	40.00		
			Total	2,646.59	0.000 %	0.00
Label L						
	29/09/2022	23900/NCM.AX	Newcrest Mining Limited	62.49		
	30/09/2022	23900/EVN.AX	Evolution Mining Limited	25.71		
	30/09/2022	23900/RRL.AX	Regis Resources Limited	17.14		
	07/11/2022	23900/MYR.AX	Myer Holdings Limited	214.29		
	30/03/2023	23900/NCM.AX	Newcrest Mining Limited	111.76		
	11/05/2023	23900/MYR.AX	Myer Holdings Limited	685.71		
	02/06/2023	23900/EVN.AX	Evolution Mining Limited	17.14		
			Total	1,134.24	0.000 %	0.00
Label S						
	30/06/2023	26500/748MAC	Macrovue Forex Trade Cash - AUD	31.21		

Ward Superannuation Fund
Exempt Current Pension Income Reconciliation

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label S						
			Total	31.21	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

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

Ward Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2022 - 30 June 2023

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				Total Expenses *	8,213.26	2,377.22

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Ward Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	1,842.54
Less	
Increase in MV of investments	5,572.64
Accounting Trust Distributions	1,408.18
	<u>6,980.82</u>
Add	
Franking Credits	1,134.24
Net Capital Gains	1,717.00
TFN Credits - Dividends	10.99
	<u>2,862.23</u>
SMSF Annual Return Rounding	(1.95)
Taxable Income or Loss	<u>(2,278.00)</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	1,134.24
TAX PAYABLE	<u>(1,134.24)</u>
Less	
TFN Credits	10.99
CURRENT TAX OR REFUND	<u>(1,145.23)</u>
Supervisory Levy	259.00
Income Tax Instalments Raised	(1,878.00)
AMOUNT DUE OR REFUNDABLE	<u>(2,764.23)</u>

* Distribution tax components review process has not been completed for the financial year.

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				1,717.08
Sub-Total				1,717.08
Ignore Cents				0.08
Total				1,717.00
C - Income - Gross interest				
	31/10/2022	25000/11111020940995	DomaCom Fund ARSN 167 020 626	0.30
	09/12/2022	25000/11111020940995	DomaCom Fund ARSN 167 020 626	97.67
	09/01/2023	25000/11111020940995	DomaCom Fund ARSN 167 020 626	0.30
	08/02/2023	25000/11111020940995	DomaCom Fund ARSN 167 020 626	0.22
	07/03/2023	25000/11111020940995	DomaCom Fund ARSN 167 020 626	0.22
	11/04/2023	25000/11111020940995	DomaCom Fund ARSN 167 020 626	0.28
	05/05/2023	25000/11111020940995	DomaCom Fund ARSN 167 020 626	0.24
	07/06/2023	25000/11111020940995	DomaCom Fund ARSN 167 020 626	0.27
Sub-Total				99.50
Ignore Cents				0.50
Total				99.00
D1 - Income - Gross foreign income				
	01/09/2022	23900/KGC.NYE	Kinross Gold Corp.	16.67
	02/09/2022	23900/HL.NYE	Hecla Mining Co.	4.76
	30/09/2022	23900/FRES.L	Fresnillo Plc	43.18
	07/12/2022	23900/HL.NYE	Hecla Mining Co.	2.88
	15/12/2022	23900/KGC.NYE	Kinross Gold Corp.	16.89
	23/03/2023	23900/KGC.NYE	Kinross Gold Corp.	16.93
	24/03/2023	23900/HL.NYE	Hecla Mining Co.	4.85
	02/06/2023	23900/FRES.L	Fresnillo Plc	181.27
	09/06/2023	23900/HL.NYE	Hecla Mining Co.	4.80
	15/06/2023	23900/KGC.NYE	Kinross Gold Corp.	16.44
Sub-Total				308.67
Ignore Cents				0.67
Total				308.00
D - Income - Net foreign income				
	01/09/2022	23900/KGC.NYE	Kinross Gold Corp.	16.67
	02/09/2022	23900/HL.NYE	Hecla Mining Co.	4.76
	30/09/2022	23900/FRES.L	Fresnillo Plc	43.18
	07/12/2022	23900/HL.NYE	Hecla Mining Co.	2.88
	15/12/2022	23900/KGC.NYE	Kinross Gold Corp.	16.89
	23/03/2023	23900/KGC.NYE	Kinross Gold Corp.	16.93
	24/03/2023	23900/HL.NYE	Hecla Mining Co.	4.85

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
D - Income - Net foreign income				
	02/06/2023	23900/FRES.L	Fresnillo Plc	181.27
	09/06/2023	23900/HL.NYE	Hecla Mining Co.	4.80
	15/06/2023	23900/KGC.NYE	Kinross Gold Corp.	16.44
Sub-Total				308.67
Ignore Cents				0.67
Total				308.00
K - Franked dividend amount				
	29/09/2022	23900/NCM.AX	Newcrest Mining Limited	145.82
	30/09/2022	23900/EVN.AX	Evolution Mining Limited	60.00
	30/09/2022	23900/RRL.AX	Regis Resources Limited	40.00
	07/11/2022	23900/MYR.AX	Myer Holdings Limited	500.00
	30/03/2023	23900/NCM.AX	Newcrest Mining Limited	260.77
	11/05/2023	23900/MYR.AX	Myer Holdings Limited	1,600.00
	02/06/2023	23900/EVN.AX	Evolution Mining Limited	40.00
Sub-Total				2,646.59
Ignore Cents				0.59
Total				2,646.00
L - Income - Dividend franking credit				
	29/09/2022	23900/NCM.AX	Newcrest Mining Limited	62.49
	30/09/2022	23900/EVN.AX	Evolution Mining Limited	25.71
	30/09/2022	23900/RRL.AX	Regis Resources Limited	17.14
	07/11/2022	23900/MYR.AX	Myer Holdings Limited	214.29
	30/03/2023	23900/NCM.AX	Newcrest Mining Limited	111.76
	11/05/2023	23900/MYR.AX	Myer Holdings Limited	685.71
	02/06/2023	23900/EVN.AX	Evolution Mining Limited	17.14
Sub-Total				1,134.24
Ignore Cents				0.24
Total				1,134.00
S - Income - Other income				
	30/06/2023	26500/748MAC	Macrovue Forex Trade Cash - AUD	31.21
Sub-Total				31.21
Ignore Cents				0.21
Total				31.00
W - GROSS INCOME (Sum of labels A to U)				
				5,935.00
Sub-Total				5,935.00
Ignore Cents				0.00
Total				5,935.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				5,935.00

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
V - TOTAL ASSESSABLE INCOME (W less Y)				
Sub-Total				5,935.00
Ignore Cents				0.00
Total				5,935.00
H1 - Expenses - SMSF auditor fee				
	09/11/2022	30700	Auditor's Remuneration	330.00
Sub-Total				330.00
Ignore Cents				0.00
Total				330.00
J1 - Expenses - Management and administration expenses				
	03/08/2022	30900	Advisor Fees	4,000.00
	25/10/2022	30100	Accountancy Fees	1,925.00
	31/10/2022	30900	Advisor Fees	1,699.26
	01/07/2022	30400	ATO Supervisory Levy	259.00
Sub-Total				7,883.26
Ignore Cents				0.26
Total				7,883.00
L2 - Expenses - Other amounts (Non-deductible)				
	01/07/2022	85000	Income Tax Payable/Refundable	2,377.22
Sub-Total				2,377.22
Ignore Cents				0.22
Total				2,377.00
N - TOTAL DEDUCTIONS				
				8,213.00
Sub-Total				8,213.00
Ignore Cents				0.00
Total				8,213.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				2,377.00
Sub-Total				2,377.00
Ignore Cents				0.00
Total				2,377.00
O - TAXABLE INCOME OR LOSS				
				(2,278.00)
Sub-Total				(2,278.00)
Ignore Cents				0.00
Total				(2,278.00)
Z - TOTAL SMSF EXPENSES				
				10,590.00

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
Z - TOTAL SMSF EXPENSES				
Sub-Total				10,590.00
Ignore Cents				0.00
Total				10,590.00
C1 - Foreign income tax offset				
	30/06/2023	23800/OMF0003AU	Atlantic Pacific Australian Equity	165.15
Sub-Total				165.15
Ignore Cents				0.00
Total				165.15
C - Non-refundable non-carry forward tax offsets				
				165.15
Sub-Total				165.15
Ignore Cents				0.00
Total				165.15
E1 - Complying fund's franking credits tax offset				
	29/09/2022	23900/NCM.AX	Newcrest Mining Limited	62.49
	30/09/2022	23900/EVN.AX	Evolution Mining Limited	25.71
	30/09/2022	23900/RRL.AX	Regis Resources Limited	17.14
	07/11/2022	23900/MYR.AX	Myer Holdings Limited	214.29
	30/03/2023	23900/NCM.AX	Newcrest Mining Limited	111.76
	11/05/2023	23900/MYR.AX	Myer Holdings Limited	685.71
	02/06/2023	23900/EVN.AX	Evolution Mining Limited	17.14
Sub-Total				1,134.24
Ignore Cents				0.00
Total				1,134.24
E - Refundable tax offsets				
				1,134.24
Sub-Total				1,134.24
Ignore Cents				0.00
Total				1,134.24
H3 - Credit for tax withheld – where ABN or TFN not quoted (non-individual)				
	01/09/2022	23900/KGC.NYE	Kinross Gold Corp.	2.18
	02/09/2022	23900/HL.NYE	Hecla Mining Co.	0.62
	07/12/2022	23900/HL.NYE	Hecla Mining Co.	0.37
	15/12/2022	23900/KGC.NYE	Kinross Gold Corp.	2.21
	23/03/2023	23900/KGC.NYE	Kinross Gold Corp.	2.21
	24/03/2023	23900/HL.NYE	Hecla Mining Co.	0.63
	09/06/2023	23900/HL.NYE	Hecla Mining Co.	0.62
	15/06/2023	23900/KGC.NYE	Kinross Gold Corp.	2.15

Ward Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
H3 - Credit for tax withheld – where ABN or TFN not quoted (non-individual)				
Sub-Total				10.99
Ignore Cents				0.00
Total				10.99
H - Eligible credits				
				10.99
Sub-Total				10.99
Ignore Cents				0.00
Total				10.99
I - Remainder of refundable tax offsets				
				1,134.24
Sub-Total				1,134.24
Ignore Cents				0.00
Total				1,134.24
K - PAYG instalments raised				
	20/02/2023	85000	Income Tax Payable/Refundable	939.00
	23/05/2023	85000	Income Tax Payable/Refundable	939.00
Sub-Total				1,878.00
Ignore Cents				0.00
Total				1,878.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(2,764.23)
Sub-Total				(2,764.23)
Ignore Cents				0.00
Total				(2,764.23)



Income tax 551

Date generated	19 September 2023
Overdue	\$2,636.22 DR
Not yet due	\$0.00
Balance	\$2,636.22 DR

Transactions

6 results found - from **01 July 2022** to **30 June 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Sep 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$3,755.38		\$3,755.38 DR
3 Oct 2022	1 Jul 2022	General interest charge			\$3,755.38 DR
14 Oct 2022	13 Oct 2022	Payment received		\$3,755.38	\$0.00
14 Oct 2022	14 Oct 2022	General interest charge			\$0.00
11 Apr 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$2,636.22		\$2,636.22 DR
1 Jun 2023	1 Jun 2023	General interest charge			\$2,636.22 DR



Activity statement 001

Date generated	19 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **01 July 2022** to **30 June 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Feb 2023	20 Feb 2023	Payment received		\$939.00	\$939.00 CR
23 Feb 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$939.00		\$0.00
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$939.00		\$939.00 DR
1 May 2023	1 May 2023	General interest charge			\$939.00 DR
24 May 2023	23 May 2023	Payment received		\$939.00	\$0.00
24 May 2023	24 May 2023	General interest charge			\$0.00



Australian Government
Australian Taxation Office

PAYG Instalments report 2023

Tax Agent 74856004

Last Updated 16/09/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
895919698	THE TRUSTEE FOR WARD SUPERANNUATION FUND	Not Applicable	939.00	939.00	0.00	1,878.00

Total No of Clients: 1

88000 - Sundry Creditors

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	\$0.00	(\$2,200.00)	100%
TOTAL		CY Balance	LY Balance	
		\$0.00	(\$2,200.00)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
01/07/2022	Opening Balance				2,200.00 CR
14/09/2022	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009		1,870.00		330.00 CR
30/09/2022	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Ward Super Fund		330.00		0.00 DR
			2,200.00		0.00 DR

Total Debits: 2,200.00

Total Credits: 0.00

88010 - Creditors - ATO

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88010	Creditors - ATO	(\$6,391.60)	(\$3,755.38)	70.2%
TOTAL		CY Balance	LY Balance	
		(\$6,391.60)	(\$3,755.38)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Creditors - ATO (88010)					
Creditors - ATO (88010)					
01/07/2022	Opening Balance				3,755.38 CR
01/07/2022	2022 Income TAX			2,636.22	6,391.60 CR
				2,636.22	6,391.60 CR

Total Debits: 0.00

Total Credits: 2,636.22

A - Financial Statements

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- 5. SMSF-Investment-strategy.pdf
- 3. FINS 23.pdf
- 7. Super Audit Engagement Ltr.pdf
- 6. Trustee Representation Ltr.pdf
- 4. ITR 23.pdf

Standard Checklist

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

Ward Superannuation Fund

Financial Statements & Reports for the year ended 30 June 2023



Sam Greco & Co
Level 1, 1355 Gympie Road, ASPLEY QLD 4032
PO Box 354, ASPLEY QLD 4034
ABN: 16230504491
Phone 07 3263 5200 Fax 07 3263 4830
Email: info@taxonline.com.au

Ward Superannuation Fund
Operating Statement
For the year ended 30 June 2023

	Note	2023 \$	2022 \$
Income			
Investment Income			
Trust Distributions	11	1,408.18	3,882.54
Dividends Received	10	2,944.27	1,703.16
Interest Received		99.50	0.33
Other Investment Income		31.21	(31.80)
Investment Gains			
Changes in Market Values	12	5,572.64	133.31
Total Income		<u>10,055.80</u>	<u>5,687.54</u>
Expenses			
Accountancy Fees		1,925.00	1,870.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		330.00	330.00
Advisor Fees		5,699.26	0.00
		<u>8,213.26</u>	<u>2,459.00</u>
Total Expenses		<u>8,213.26</u>	<u>2,459.00</u>
Benefits accrued as a result of operations before income tax			
Income Tax Expense	13	1,842.54	3,228.54
		<u>(1,145.23)</u>	<u>2,377.22</u>
Benefits accrued as a result of operations		<u>2,987.77</u>	<u>851.32</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Ward Superannuation Fund

Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Managed Investments (Australian)	2	31,739.58	35,038.81
Shares in Listed Companies (Australian)	3	36,550.00	26,555.00
Shares in Listed Companies (Overseas)	4	24,674.00	24,388.95
Units in Unlisted Unit Trusts (Australian)	5	48,223.38	0.00
Total Investments		<u>141,186.96</u>	<u>85,982.76</u>
Other Assets			
Sundry Debtors		300.00	0.00
CUA Everyday Business Account		2,271.50	7,805.30
Macrovue Forex Trade Cash - AUD		679.38	574.94
ANZ - CMC Markets		13,409.05	65,538.01
DomaCom Fund ARSN 167 020 626		77.66	0.00
Income Tax Refundable		3,023.23	0.00
Total Other Assets		<u>19,760.82</u>	<u>73,918.25</u>
Total Assets		<u>160,947.78</u>	<u>159,901.01</u>
Less:			
Liabilities			
Income Tax Payable		0.00	2,377.22
Sundry Creditors		0.00	2,200.00
Creditors - ATO		6,391.60	3,755.38
Total Liabilities		<u>6,391.60</u>	<u>8,332.60</u>
Net assets available to pay benefits		<u>154,556.18</u>	<u>151,568.41</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	7, 8		
Ward, Francis John - Accumulation		154,556.18	151,568.41
Total Liability for accrued benefits allocated to members' accounts		<u>154,556.18</u>	<u>151,568.41</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2023

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 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.

The financial statements were authorised for issue by the Trustee(s).

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 to be 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 refers to the amount that a willing buyer could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and the 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;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. 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 subject to an insignificant risk of change in value.

c. Revenue

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

Interest revenue

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

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2023

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

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. 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.

e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, 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.

Note 2: Managed Investments (Australian)

	2023 \$	2022 \$
Atlantic Pacific Australian Equity	31,739.58	35,038.81
	31,739.58	35,038.81

Note 3: Shares in Listed Companies (Australian)

	2023 \$	2022 \$
Evolution Mining Limited	6,440.00	4,760.00
Myer Holdings Limited	11,800.00	6,500.00
Newcrest Mining Limited	13,210.00	10,445.00
Regis Resources Limited	3,660.00	2,600.00
St Barbara Limited	1,440.00	2,250.00

Refer to compilation report

Ward Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

	36,550.00	26,555.00
--	-----------	-----------

Note 4: Shares in Listed Companies (Overseas)

	2023 \$	2022 \$
Fresnillo Plc	11,622.90	13,521.40
SPDR Gold Trust Shs	7,224.12	6,602.44
Hecla Mining Co.	3,478.50	2,560.59
Kinross Gold Corp.	2,348.48	1,704.52
	24,674.00	24,388.95

Note 5: Units in Unlisted Unit Trusts (Australian)

	2023 \$	2022 \$
58,66&68 Pass Rd Rokeby TAS	48,223.38	0.00
	48,223.38	0.00

Note 7: Liability for Accrued Benefits

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	151,568.41	150,717.09
Benefits accrued as a result of operations	2,987.77	851.32
Current year member movements	0.00	0.00
	154,556.18	151,568.41

Note 8: Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2023 \$	2022 \$
Vested Benefits	154,556.18	151,568.41

Note 9: Guaranteed Benefits

Refer to compilation report

Ward Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 10: Dividends

	2023 \$	2022 \$
Applied Materials Inc.	0.00	92.76
Evolution Mining Limited	100.00	160.00
Fresnillo Plc	224.45	424.47
Hecla Mining Co.	15.05	23.48
IGO Limited	0.00	200.00
Kinross Gold Corp.	58.18	54.26
Myer Holdings Limited	2,100.00	300.00
Newcrest Mining Limited	406.59	328.19
Regis Resources Limited	40.00	60.00
St Barbara Limited	0.00	60.00
	2,944.27	1,703.16

Note 11: Trust Distributions

	2023 \$	2022 \$
Atlantic Pacific Australian Equity	1,408.18	3,882.54
	1,408.18	3,882.54

Note 12: Changes in Market Values Unrealised Movements in Market Value

	2023 \$	2022 \$
Managed Investments (Australian)		
Atlantic Pacific Australian Equity	(4,707.41)	5,196.09
	(4,707.41)	5,196.09
Shares in Listed Companies (Australian)		
Evolution Mining Limited	1,680.00	(4,240.00)
IGO Limited	0.00	(5,589.14)
Myer Holdings Limited	5,300.00	(600.00)
Newcrest Mining Limited	2,765.00	(2,195.00)
Regis Resources Limited	1,060.00	(2,120.00)
St Barbara Limited	(810.00)	(2,865.00)

Refer to compilation report

Ward Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

	9,995.00	(17,609.14)
Shares in Listed Companies (Overseas)		
Applied Materials Inc.	0.00	(2,543.54)
Fresnillo Plc	(1,898.50)	(691.20)
Hecla Mining Co.	917.91	(1,892.70)
Kinross Gold Corp.	643.96	(1,065.90)
SPDR Gold Trust Shs	621.68	654.03
	285.05	(5,539.31)
Total Unrealised Movement	5,572.64	(17,952.36)
Realised Movements in Market Value		
	2023	2022
	\$	\$
Shares in Listed Companies (Australian)		
IGO Limited	0.00	11,487.96
	0.00	11,487.96
Shares in Listed Companies (Overseas)		
Applied Materials Inc.	0.00	6,597.71
	0.00	6,597.71
Total Realised Movement	0.00	18,085.67
Total Market Movement	5,572.64	133.31
Note 13: Income Tax Expense		
	2023	2022
	\$	\$
The components of tax expense comprise		
Current Tax	(1,145.23)	2,377.22
Income Tax Expense	(1,145.23)	2,377.22

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	276.38	484.28
Less:		
Tax effect of:		

Refer to compilation report

Ward Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

Increase in MV of Investments	835.90	0.00
Realised Accounting Capital Gains	0.00	2,712.85
Accounting Trust Distributions	211.23	582.38
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	2,692.85
Franking Credits	170.14	96.77
Net Capital Gains	257.55	3,054.15
TFN Credits	1.65	0.00
Credit for Tax Withheld - Foreign resident	0.00	1.82
Tax Losses	341.70	0.00
Rounding	(0.29)	(0.14)
Income Tax on Taxable Income or Loss	<u>0.00</u>	<u>3,034.50</u>
Less credits:		
Franking Credits	1,134.24	645.15
TFN Credits	10.99	0.00
Credit for Tax Withheld - Foreign resident	0.00	12.13
Current Tax or Refund	<u>(1,145.23)</u>	<u>2,377.22</u>

Refer to compilation report

Ward Superannuation Fund

Investment Performance

As at 30 June 2023

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
ANZ - CMC Markets	65,538.01	0.00	0.00	13,409.05	0.00	0.00	0.00	0.00	0.00 %
CUA Everyday Business Account	7,805.30	0.00	0.00	2,271.50	0.00	0.00	0.00	0.00	0.00 %
DomaCom Fund ARSN 167 020 626	0.00	0.00	0.00	77.66	0.00	0.00	99.50	99.50	0.00 %
Macrovue Forex Trade Cash - AUD	574.94	0.00	0.00	679.38	0.00	0.00	31.21	31.21	5.43 %
	73,918.25	0.00	0.00	16,437.59	0.00	0.00	130.71	130.71	0.18 %
Managed Investments (Australian)									
OMF0003A Atlantic Pacific Australian Equity	35,038.81	1,408.18	0.00	31,739.58	0.00	(4,707.41)	1,408.18	(3,299.23)	(9.05) %
	35,038.81	1,408.18	0.00	31,739.58	0.00	(4,707.41)	1,408.18	(3,299.23)	(9.05) %
Shares in Listed Companies (Australian)									
EVN.AX Evolution Mining Limited	4,760.00	0.00	0.00	6,440.00	0.00	1,680.00	142.85	1,822.85	38.30 %
MYR.AX Myer Holdings Limited	6,500.00	0.00	0.00	11,800.00	0.00	5,300.00	3,000.00	8,300.00	127.69 %
NCM.AX Newcrest Mining Limited	10,445.00	0.00	0.00	13,210.00	0.00	2,765.00	580.84	3,345.84	32.03 %
RRL.AX Regis Resources Limited	2,600.00	0.00	0.00	3,660.00	0.00	1,060.00	57.14	1,117.14	42.97 %
SBM.AX St Barbara Limited	2,250.00	0.00	0.00	1,440.00	0.00	(810.00)	0.00	(810.00)	(36.00) %
	26,555.00	0.00	0.00	36,550.00	0.00	9,995.00	3,780.83	13,775.83	51.88 %
Shares in Listed Companies (Overseas)									
FRES.L Fresnillo Plc	13,521.40	0.00	0.00	11,622.90	0.00	(1,898.50)	224.45	(1,674.05)	(12.38) %
HL.NYE Hecla Mining Co.	2,560.59	0.00	0.00	3,478.50	0.00	917.91	17.29	935.20	36.52 %
KGC.NYE Kinross Gold Corp.	1,704.52	0.00	0.00	2,348.48	0.00	643.96	66.93	710.89	41.71 %
GLD.ARCX SPDR Gold Trust Shs	6,602.44	0.00	0.00	7,224.12	0.00	621.68	0.00	621.68	9.42 %
	24,388.95	0.00	0.00	24,674.00	0.00	285.05	308.67	593.72	2.43 %
Units in Unlisted Unit Trusts (Australian)									
DMC6060A 58,66&68 Pass Rd Rokeby TAS	0.00	48,223.38	0.00	48,223.38	0.00	0.00	0.00	0.00	0.00 %

Ward Superannuation Fund
Investment Performance

As at 30 June 2023

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
	0.00	48,223.38	0.00	48,223.38	0.00	0.00	0.00	0.00	0.00 %
	159,901.01	49,631.56	0.00	157,624.55	0.00	5,572.64	5,628.39	11,201.03	5.35 %

Ward Superannuation Fund

Investment Summary Report

As at 30 June 2023

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
ANZ - CMC Markets		13,409.050000	13,409.05	13,409.05	13,409.05			12.26 %
CUA Everyday Business Account		2,271.500000	2,271.50	2,271.50	2,271.50			2.08 %
DomaCom Fund ARSN 167 020 626		77.660000	77.66	77.66	77.66			0.07 %
Macrovue Forex Trade Cash - AUD		679.380000	679.38	679.38	679.38			0.62 %
			16,437.59		16,437.59			15.03 %
Managed Investments (Australian)								
OMF0003AU Atlantic Pacific Australian Equity	25,633.65	1.238200	31,739.58	1.26	32,423.18	(683.60)	(2.11) %	29.01 %
			31,739.58		32,423.18	(683.60)	(2.11) %	29.01 %
Shares in Listed Companies (Australian)								
EVN.AX Evolution Mining Limited	2,000.00	3.220000	6,440.00	4.30	8,601.00	(2,161.00)	(25.12) %	5.89 %
MYR.AX Myer Holdings Limited	20,000.00	0.590000	11,800.00	0.50	10,011.00	1,789.00	17.87 %	10.79 %
NCM.AX Newcrest Mining Limited	500.00	26.420000	13,210.00	21.62	10,809.50	2,400.50	22.21 %	12.07 %
RRL.AX Regis Resources Limited	2,000.00	1.830000	3,660.00	5.03	10,051.00	(6,391.00)	(63.59) %	3.35 %
SBM.AX St Barbara Limited	3,000.00	0.480000	1,440.00	2.93	8,801.00	(7,361.00)	(83.64) %	1.32 %
			36,550.00		48,273.50	(11,723.50)	(24.29) %	33.41 %
Shares in Listed Companies (Overseas)								
FRES.L Fresnillo Plc	1,000.00	11.622900	11,622.90	16.88	16,877.57	(5,254.67)	(31.13) %	10.62 %
HL.NYE Hecla Mining Co.	450.00	7.730000	3,478.50	8.04	3,617.28	(138.78)	(3.84) %	3.18 %
KGC.NYE Kinross Gold Corp.	328.00	7.160000	2,348.48	6.48	2,126.19	222.29	10.45 %	2.15 %
GLD.ARCX SPDR Gold Trust Shs	27.00	267.560000	7,224.12	251.46	6,789.42	434.70	6.40 %	6.60 %
			24,674.00		29,410.46	(4,736.46)	(16.10) %	22.55 %
Shares in Unlisted Private Companies (Australian)								
VAIH Virgin Australia International Holdings Pty Ltd	16,000.00	0.000000*	0.00	0.00	0.16	(0.16)	(100.00) %	0.00 %
			0.00		0.16	(0.16)	(100.00) %	0.00 %
Units in Unlisted Unit Trusts (Australian)								

Ward Superannuation Fund
Investment Summary Report

As at 30 June 2023

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
DMC6060AU 58,66&68 Pass Rd Rokeby TAS	48,223.38	0.000000	0.00	1.00	48,223.38	(48,223.38)	(100.00) %	0.00 %
			0.00		48,223.38	(48,223.38)	(100.00) %	0.00 %
			109,401.17		174,768.27	(65,367.10)	(37.40) %	100.00 %

¹Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

* Investments using last known price

<u>Investment</u>	<u>Market Price</u>	<u>Market Price Date</u>
Virgin Australia International Holdings Pty Ltd	0.000000	30/06/2020

Ward Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

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 (Australian)												
OMF0003AU - Atlantic Pacific Australian Equity												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	868.28	1,138.23	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	868.28	1,138.23	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	868.28	1,138.23	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	868.28	1,138.23	0.00

Ward Superannuation Fund Investment Income Report

As at 30 June 2023

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
DomaCom Fund ARSN 167 020 626	99.50			99.50	0.00	0.00	0.00	99.50			0.00	0.00
Macrovue Forex Trade Cash - AUD	31.21							31.21				
	130.71			99.50	0.00	0.00	0.00	130.71			0.00	0.00
Managed Investments (Australian)												
OMF0003AU Atlantic Pacific Australian Equity	1,408.18				0.00	0.00	165.15	0.00		0.00	1,572.37	0.00
	1,408.18				0.00	0.00	165.15	0.00		0.00	1,572.37	0.00
Shares in Listed Companies (Australian)												
EVN.AX Evolution Mining Limited	100.00	100.00	0.00		42.85			142.85		0.00		
MYR.AX Myer Holdings Limited	2,100.00	2,100.00	0.00		900.00			3,000.00		0.00		
NCM.AX Newcrest Mining Limited	406.59	406.59	0.00		174.25			580.84		0.00		
RRL.AX Regis Resources Limited	40.00	40.00	0.00		17.14			57.14		0.00		
	2,646.59	2,646.59	0.00		1,134.24			3,780.83		0.00		
Shares in Listed Companies (Overseas)												
FRES.L Fresnillo Plc	224.45					224.45		224.45		0.00		
HL.NYE Hecla Mining Co.	15.05					17.29		17.29	2.24	0.00		
KGC.NYE Kinross Gold Corp.	58.18					66.93	0.00	66.93	8.75	0.00		
	297.68					308.67	0.00	308.67	10.99	0.00		
	4,483.16	2,646.59	0.00	99.50	1,134.24	308.67	165.15	4,220.21	10.99	0.00	1,572.37	0.00

Assessable Income (Excl. Capital Gains) **4,220.21**

Net Capital Gain **1,717.08**

Total Assessable Income 5,937.29

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.
For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Ward Superannuation Fund

Compilation Report

We have compiled the accompanying special purpose financial statements of the Ward Superannuation Fund which comprise the statement of financial position as at 30 June 2023 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 Trustee

The Trustee of Ward 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 Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as 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.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed:

Sam Greco & Co

Dated:

26-10-2023

Trustees Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2023 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2023.

Signed in accordance with a resolution of the trustees by:

John Ward

.....
Francis John Ward

Trustee

Sarah Ward

.....
Sarah Ward

Trustee

27-10-2023

Dated this day of

Minutes of a meeting of the Trustee(s)

held on _____ at 1419 Mt Alford Road, Lake Moogerah, Queensland 4309

PRESENT:	Francis John Ward and Sarah Ward
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2023 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the superannuation fund be signed.
ANNUAL RETURN:	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2023, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.
ALLOCATION OF INCOME:	It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2023.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2023.
AUDITORS:	It was resolved that Kym Nitschke of SUPER AUDITS PTY LTD, Po Box 3376, Rundle Mall, Adelaide, South Australia 5000 act as auditors of the Fund for the next financial year.
TAX AGENTS:	It was resolved that Sam Greco & Co Chartered Accountants act as tax agents of the Fund for the next financial year.

Minutes of a meeting of the Trustee(s)

held on _____ at 1419 Mt Alford Road, Lake Moogerah, Queensland 4309

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

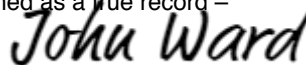
The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –



.....

Francis John Ward

Chairperson

Ward Superannuation Fund Members Statement

Francis John Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth :	11/09/1960	Nominated Beneficiaries:	N/A
Age:	62	Nomination Type:	N/A
Tax File Number:	155693607	Vested Benefits:	154,556.18
Date Joined Fund:	14/10/2008	Total Death Benefit:	154,556.18
Service Period Start Date:	03/04/1993	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WARFRA00001A	Disability Benefit:	0.00
Account Start Date:	14/10/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

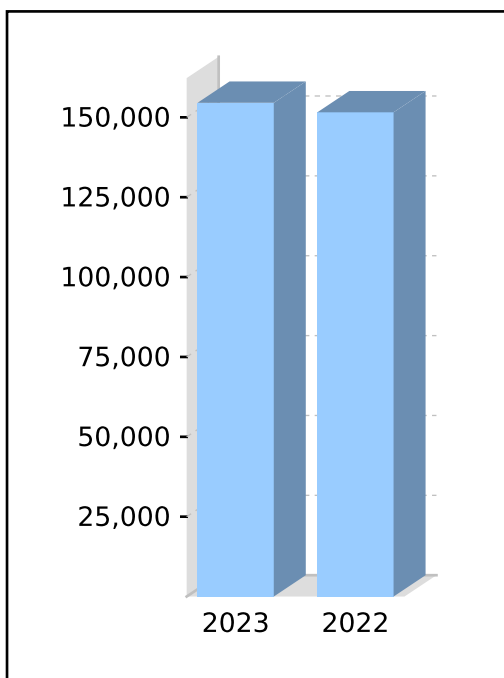
Total Benefits 154,556.18

Preservation Components

Preserved 150,504.32
Unrestricted Non Preserved 4,051.86
Restricted Non Preserved

Tax Components

Tax Free 15,940.22
Taxable 138,615.96



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	151,568.41
<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	2,987.77
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	154,556.18

Ward Superannuation Fund Members Statement

Sarah Ward
1419 Mt Alford Road
Lake Moogerah, Queensland, 4309, Australia

Your Details

Date of Birth :	07/02/1967	Nominated Beneficiaries:	N/A
Age:	56	Nomination Type:	N/A
Tax File Number:	148616737	Vested Benefits:	
Date Joined Fund:	14/10/2008	Total Death Benefit:	0.00
Service Period Start Date:	14/10/2008	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	WARSAR00001A	Disability Benefit:	0.00
Account Start Date:	14/10/2008		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

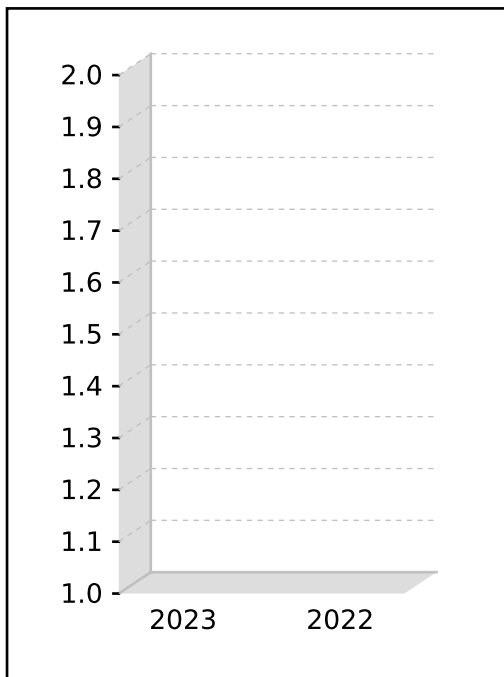
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2022	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	0.00

Signature Certificate

Reference number: 3R524-UGJGG-VPDAB-9458R

Signer

Timestamp

Signature

Sam Greco & Co

Email: samg@taxonline.com.au

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 26 Oct 2023 04:37:17 UTC
Signed: 26 Oct 2023 04:37:39 UTC



Recipient Verification:

✓ Email verified 26 Oct 2023 04:37:17 UTC

IP address: 14.201.8.205
Location: Brisbane, Australia

John Ward

Email: fward7@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 26 Oct 2023 18:22:23 UTC
Signed: 26 Oct 2023 18:25:00 UTC



Recipient Verification:

✓ Email verified 26 Oct 2023 18:22:23 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Sarah Ward

Email: kwetu56@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 28 Oct 2023 05:56:51 UTC
Signed: 28 Oct 2023 05:57:23 UTC



Recipient Verification:

✓ Email verified 28 Oct 2023 05:56:51 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Document completed by all parties on:

28 Oct 2023 05:57:23 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 40,000+ companies worldwide.



PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number 895 919 698

Year 2023

Name of partnership, trust, fund or entity Ward Superannuation Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

John Ward

Date

27-10-2023

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 74856004

Account Name Ward Superfund

I authorise the refund to be deposited directly to the specified account.

Signature

John Ward

Date

27-10-2023

Self-managed superannuation fund annual return

2023

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2023 (NAT 71287).

Return year

The Self-managed superannuation fund annual return instructions 2023 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2023 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent
address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C NIf Part B of the audit report was qualified,
have the reported issues been rectified? D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number 814282 Fund account number 50877339

Fund account name Ward Superfund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

Use Agent Trust Account? []

B Financial institution account details for tax refunds

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

BSB number [] Account number []

Account name []

C Electronic service address alias

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

BGLSF360

Fund's tax file number (TFN) 895 919 698

8 Status of SMSF Australian superannuation fund A Y

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which the fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A []

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

Segregated assets method B []

Unsegregated assets method C [] Was an actuarial certificate obtained? D [] Print Y for yes

Did the fund have any other income that was assessable? E [] Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

Sensitive (when completed)

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** Y N Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Y N Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2023.

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

plus **#***No-TFN-quoted contributions **R3**
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

Calculation of non-arm's length income

* Net non-arm's length private company dividends **U1**

plus * Net non-arm's length trust distributions **U2**

plus * Net other non-arm's length income **U3**

* Other income **S** Code

* Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

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

GROSS INCOME **W** Loss
(Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V** Loss
(W less Y)

Sensitive (when completed)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1	<input type="text"/>	A2	<input type="text"/>
Interest expenses overseas	B1	<input type="text"/>	B2	<input type="text"/>
Capital works expenditure	D1	<input type="text"/>	D2	<input type="text"/>
Decline in value of depreciating assets	E1	<input type="text"/>	E2	<input type="text"/>
Insurance premiums – members	F1	<input type="text"/>	F2	<input type="text"/>
SMSF auditor fee	H1	<input type="text" value="330"/>	H2	<input type="text"/>
Investment expenses	I1	<input type="text"/>	I2	<input type="text"/>
Management and administration expenses	J1	<input type="text" value="7,883"/>	J2	<input type="text"/>
Forestry managed investment scheme expense	U1	<input type="text"/>	U2	<input type="text"/>
Other amounts	L1	<input type="text"/>	L2	<input type="text" value="2,377"/>
				<input type="text" value="0"/>
Tax losses deducted	M1	<input type="text"/>		

TOTAL DEDUCTIONS
N
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y
 (Total A2 to L2)

#TAXABLE INCOME OR LOSS Loss
O
(TOTAL ASSESSABLE INCOME less **TOTAL DEDUCTIONS)**

TOTAL SMSF EXPENSES
Z
 (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2023 on how to complete the calculation statement.

#Taxable income **A**
 (an amount must be included even if it is zero)

#Tax on taxable income **T1**
 (an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J**
 (an amount must be included even if it is zero)

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

Sensitive (when completed)

Foreign income tax offset	C1 <input type="text" value="165.15"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="165.15"/> (C1 plus C2)

SUBTOTAL 1

T2
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="1,134.24"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="1,134.24"/> (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

Sensitive (when completed)

Credit for tax withheld – foreign resident withholding (excluding capital gains)

H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

(H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets)

I

(unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable

S

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2023.

Tax losses carried forward to later income years

U

Net capital losses carried forward to later income years

V

Net capital losses brought forward from prior years

Non-Collectables

Collectables

Net capital losses carried forward to later income years

Sensitive (when completed)

Section F / Section G: **Member Information**

	See the Privacy note in the Declaration.	Member	
Title	Mr	Member'sTFN	155 693 607
Family name	Ward	Member	1
First given name	Francis	Account status	<input type="radio"/> Code
Other given names	John		
Date of birth	11/09/1960	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels.

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M

TOTAL CONTRIBUTIONS **N**

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses

O

Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Lump Sum payments

R1

Code

Income stream payments

R2

Code

CLOSING ACCOUNT BALANCE **S**

(S1 plus S2 plus S3)

Accumulation phase value

X1

Retirement phase value

X2

Outstanding limited recourse borrowing arrangement amount

Y

Sensitive (when completed)

Fund's tax file number (TFN)

See the Privacy note in the Declaration.

Title Mrs Member'sTFN 148 616 737 Member 895 919 698

Family name Ward Account status Code

First given name Sarah

Other given names

Date of birth If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels.

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M

TOTAL CONTRIBUTIONS **N**

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

CLOSING ACCOUNT BALANCE **S**

(S1 plus S2 plus S3)

Accumulation phase value

X1

Retirement phase value

X2

Outstanding limited recourse borrowing arrangement amount

Y

Allocated earnings or losses

O

Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Lump Sum payments

R1

Code

Income stream payments

R2

Code

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text" value="79,962"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="16,437"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text"/>
Listed shares	H	<input type="text" value="36,550"/>
Unlisted shares	I	<input type="text"/>

Limited recourse borrowing arrangements	
Australian residential real property	J1 <input type="text"/>
Australian non-residential real property	J2 <input type="text"/>
Overseas real property	J3 <input type="text"/>
Australian shares	J4 <input type="text"/>
Overseas shares	J5 <input type="text"/>
Other	J6 <input type="text"/>
Property count	J7 <input type="text"/>

Limited recourse borrowing arrangements	J	<input type="text" value="0"/>
---	----------	--------------------------------

Non-residential real property	K	<input type="text"/>
Residential real property	L	<input type="text"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="3,323"/>

15c Other investments

Crypto-Currency	N	<input type="text"/>
-----------------	----------	----------------------

15d Overseas direct investments

Overseas shares	P	<input type="text" value="24,674"/>
Overseas non-residential real property	Q	<input type="text"/>
Overseas residential real property	R	<input type="text"/>
Overseas managed investments	S	<input type="text"/>
Other overseas assets	T	<input type="text"/>

TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	U	<input type="text" value="160,946"/>
---	----------	--------------------------------------

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** Print **Y** for yes or **N** for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>	
Permissible temporary borrowings	V2 <input type="text"/>	
Other borrowings	V3 <input type="text"/>	
		Borrowings V <input type="text" value="0"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCEs from Sections F and G)	W	<input type="text" value="154,556"/>
Reserve accounts	X	<input type="text"/>
Other liabilities	Y	<input type="text" value="6,391"/>
TOTAL LIABILITIES	Z	<input type="text" value="160,947"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2022–23 income year, write 2023). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2023. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2023 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2023. **D**

Sensitive (when completed)

Section K:Declarations

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

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein.

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

John Ward

Date 26/10/2023

Preferred trustee or director contact details:

Title Mr

Family name Ward

First given name Francis

Other given names John

Phone number Area code 07 Number 54635677

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I, SAM GRECO & CO

declare that the Self-managed superannuation fund annual return 2023 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Sam Greco & Co

Date 26/10/2023

Tax agent's contact details

Title Mr

Family name Greco

First given name Sam

Other given names

Tax agent's practice SAM GRECO & CO

Tax agent's phone number Area code 07 Number 32635200

Tax agent number 74856004

Reference number WARD0009

Sensitive (when completed)

Losses schedule

2023

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2023 tax return. Superannuation funds should complete and attach this schedule to their 2023 tax return.

Refer to *Losses schedule instructions 2023*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

895 919 698

Name of entity

Ward Superannuation Fund

Australian business number (ABN)

70 949 894 694

Part A - Losses carried forward to the 2023-24 income year - excludes film losses**1 Tax losses carried forward to later income years**

Year of loss		
2022-23	B	2,278
2021-22	C	
2020-21	D	
2019-20	E	
2018-19	F	
2017-18 and earlier income years	G	
Total	U	2,278

Transfer the amount at **U** to the Tax losses carried forward to later income years label on your tax return.

Part F - Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year	A	
ADD Uplift of tax losses of designated infrastructure project entities	B	
SUBTRACT Net forgiven amount of debt	C	
ADD Tax loss incurred (if any) during current year	D	2,278
ADD Tax loss amount from conversion of excess franking offsets	E	
SUBTRACT Net exempt income	F	
SUBTRACT Tax losses forgone	G	
SUBTRACT Tax losses deducted	H	
SUBTRACT Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity)	I	
Total tax losses carried forward to later income years	J	2,278

Transfer the amount at **J** to the Tax losses carried forward to later income years label on your tax return.

Sensitive (when completed)

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

John Ward

Date

27-10-2023

Contact person

Daytime contact number

Area code

Number

Sensitive (when completed)

Capital gains tax (CGT) schedule

2023

Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return. Refer to the Guide to capital gains tax 2023 available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN) **895 919 698**

! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Taxpayer's name **Ward Superannuation Fund**

Australian Business Number (ABN) **70 949 894 694**

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input style="width: 100%;" type="text"/>	K \$ <input style="width: 100%;" type="text"/>
Other shares	B \$ <input style="width: 100%;" type="text"/>	L \$ <input style="width: 100%;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input style="width: 100%;" type="text"/>	M \$ <input style="width: 100%;" type="text"/>
Other units	D \$ <input style="width: 100%;" type="text"/>	N \$ <input style="width: 100%;" type="text"/>
Real estate situated in Australia	E \$ <input style="width: 100%;" type="text"/>	O \$ <input style="width: 100%;" type="text"/>
Other real estate	F \$ <input style="width: 100%;" type="text"/>	P \$ <input style="width: 100%;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input style="width: 100%; text-align: right; value: 2,006;" type="text"/>	Q \$ <input style="width: 100%;" type="text"/>
Collectables	H \$ <input style="width: 100%;" type="text"/>	R \$ <input style="width: 100%;" type="text"/>
Other CGT assets and any other CGT events	I \$ <input style="width: 100%;" type="text"/>	
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input style="width: 100%;" type="text"/>	
Total current year capital gains	J \$ <input style="width: 100%; text-align: right; value: 2,006;" type="text"/>	

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

2 Capital losses

Total current year capital losses	A \$ <input style="width: 100%;" type="text"/>
Total current year net capital losses applied	B \$ <input style="width: 100%;" type="text"/>
Total prior year net capital losses applied	C \$ <input style="width: 100%;" type="text"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$ <input style="width: 100%;" type="text"/>
Total capital losses applied	E \$ <input style="width: 100%;" type="text"/>

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A \$ <input style="width: 100%;" type="text"/>
Other net capital losses carried forward to later income years	B \$ <input style="width: 100%;" type="text"/>

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

4 CGT discount

Total CGT discount applied	A \$ <input style="width: 100%; text-align: right; value: 289;" type="text"/>
----------------------------	---

Sensitive (when completed)

6 Net capital gain

Net capital gain

A \$	1,717
-------------	-------

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Taxpayer's declaration

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

<i>Johu Ward</i>

Date

27-10-2023

Contact person

--

Daytime contact number (include area code)

--	--

Sensitive (when completed)

Signature Certificate

Reference number: 3R524-UGJGG-VPDAB-9458R

Signer

Timestamp

Signature

Sam Greco & Co

Email: samg@taxonline.com.au

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 26 Oct 2023 04:37:17 UTC
Signed: 26 Oct 2023 04:37:39 UTC



Recipient Verification:

✓ Email verified 26 Oct 2023 04:37:17 UTC

IP address: 14.201.8.205
Location: Brisbane, Australia

John Ward

Email: fward7@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 26 Oct 2023 18:22:23 UTC
Signed: 26 Oct 2023 18:25:00 UTC



Recipient Verification:

✓ Email verified 26 Oct 2023 18:22:23 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Document completed by all parties on:

26 Oct 2023 18:25:00 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 40,000+ companies worldwide.



Ward Superannuation Fund

2023 Investment Strategy

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of **Ward Superannuation Fund** (“the Fund”). This Investment Strategy replaces the Investment Strategy document.

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the time frame of members the fund will have a proportion of growth assets in the portfolio.

Investment Choice:

The Trustees have determined the fund’s investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustees may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance:

The Fund has a medium time horizon. Further [the members are prepared to endure a reasonable level of volatility of returns in expectation of growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability as well as asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance:

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- The members have appropriate insurance outside the fund via an industry fund/retail superannuation fund/insurance policy directly held by the member

Liquidity:

The Members of the Fund have other assets outside of superannuation. At the present time neither expect to access their superannuation prior to retirement age. Accordingly there is no anticipated benefit payment in the next 6 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members assets outside of superannuation, the allocation will be focused on capital growth and ensuring capital stability.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Indicative long term range
• Australian listed equities	60-85%
• International listed equities	0-20%
• Australian listed property	0-20%
• Direct Property	0-20%
• Australian Managed Investments	5-25%
Defensive assets	
• Cash and term deposits	5-25%
• Australian cash and bond funds	0-20%
• International cash and bond funds	0-20%
• Bullion	0-20%

John Ward

Francis John Ward
Trustee

Sarah Ward

Sarah Jane Ward
Trustee

Signature Certificate

Reference number: 3R524-UGJGG-VPDAB-9458R

Signer

Timestamp

Signature

John Ward

Email: fward7@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 26 Oct 2023 18:22:23 UTC
Signed: 26 Oct 2023 18:25:00 UTC



Recipient Verification:

✓Email verified 26 Oct 2023 18:22:23 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Sarah Ward

Email: kwetu56@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 28 Oct 2023 05:56:51 UTC
Signed: 28 Oct 2023 05:57:23 UTC



Recipient Verification:

✓Email verified 28 Oct 2023 05:56:51 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Document completed by all parties on:

28 Oct 2023 05:57:23 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 40,000+ companies worldwide.



Ward Superannuation Fund

1419 Mt Alford Road, Lake Moogerah, Queensland, 4309

Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

Ward Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Ward Superannuation Fund for the year ended 30 June 2023, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2023 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.
- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (a) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by Francis John Ward and Sarah Ward as Trustee for the Ward Superannuation Fund

John Ward

Director / Trustee

Francis John and Sarah Ward and Ward

Sarah Ward

Director / Trustee

Sarah Ward

Signature Certificate

Reference number: 3R524-UGJGG-VPDAB-9458R

Signer

Timestamp

Signature

John Ward

Email: fward7@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 26 Oct 2023 18:22:23 UTC
Signed: 26 Oct 2023 18:25:00 UTC



Recipient Verification:

✓Email verified 26 Oct 2023 18:22:23 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Sarah Ward

Email: kwetu56@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 28 Oct 2023 05:56:51 UTC
Signed: 28 Oct 2023 05:57:23 UTC



Recipient Verification:

✓Email verified 28 Oct 2023 05:56:51 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Document completed by all parties on:

28 Oct 2023 05:57:23 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 40,000+ companies worldwide.



Ward Superannuation Fund

Dear Francis and Sarah Ward

Ward Superannuation Fund

Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2023. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2023, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm’s liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Francis John Ward and Sarah Ward as trustee for the Ward Superannuation Fund

**Signed &
Dated**

John Ward

Sarah Ward

Yours sincerely

KYM NITSCHKE – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

Signature Certificate

Reference number: 3R524-UGJGG-VPDAB-9458R

Signer

Timestamp

Signature

John Ward

Email: fward7@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 26 Oct 2023 18:22:23 UTC
Signed: 26 Oct 2023 18:25:00 UTC



Recipient Verification:

✓Email verified 26 Oct 2023 18:22:23 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Sarah Ward

Email: kwetu56@bigpond.com

Sent: 26 Oct 2023 02:09:08 UTC
Viewed: 28 Oct 2023 05:56:51 UTC
Signed: 28 Oct 2023 05:57:23 UTC



Recipient Verification:

✓Email verified 28 Oct 2023 05:56:51 UTC

IP address: 110.32.43.94
Location: Brisbane, Australia

Document completed by all parties on:

28 Oct 2023 05:57:23 UTC

Page 1 of 1



Signed with PandaDoc

PandaDoc is a document workflow and certified eSignature solution trusted by 40,000+ companies worldwide.



B - Permanent Documents

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Fund Summary Report Report
- Sarah Ward - Application for Membership.pdf
- Nomination and consent to act as Trustees.pdf
- Minutes of meetings and Stat Dec re start of Superfund.pdf
- ABNCurrentDetails_70949894694.pdf
- Francis John Ward - Application for Membership.pdf
- ABN_70949894694.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

Ward Superannuation Fund

Fund Summary Report

As at 30/06/2023

- Variable does not exist	
Error - «item_RelationShips.RelationShipType» - Variable does not exist	Error - «item_RelationShips.RelationShipTypeContact» - Variable does not exist
Error - «item_RelationShips.RelationShipType» - Variable does not exist	Error - «item_RelationShips.RelationShipTypeContact» - Variable does not exist
Error - «item_RelationShips.RelationShipType» - Variable does not exist	Error - «item_RelationShips.RelationShipTypeContact» - Variable does not exist



Regulation details removed

ABN details

ABN: 70 949 894 694 [View record on ABN Lookup](#)

Status: Regulation details removed

What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

APRA Funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

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.



Current details for ABN 70 949 894 694

ABN details

Entity name:	The trustee for Ward Superannuation Fund
ABN status:	Active from 10 Sep 2008
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	QLD 4309

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The trustee for Ward Superannuation 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](#)

Application for Membership

Name of Fund: Ward Superannuation Fund

Member's Name: Ward, Francis John

(Minor's Name if on behalf of minor)

Address:

1419 Mt Alford Road

Lake Moogerah QLD 4309

Date of Birth: 11/09/1960

Occupation:

Telephone:

Fax:

Tax File Number:

Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.

(Delete if inapplicable)

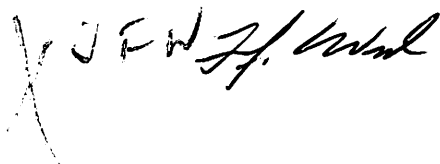
I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:



Dated:

14-10-08

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Binding Death Benefit Nomination

Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
 - a spouse of a Member
 - any children of a Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Indicative Non-Binding Death Benefit Nomination

Indicative Non-Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death by completing the direction in this Nomination, or you can give a binding direction to the Trustee (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Indicative Non-Binding Nominations

1. This Nomination Notice is not binding. The Trustees will take it into account in the event that a benefit is paid from the Fund on your death. However the Trustees have complete discretion as to which of your dependants and/or Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) may receive the benefit and in what proportion. If there are no dependants or Legal Personal Representative, the benefit may be payable to a person(s) or your estate as determined by the Trustees.
2. The beneficiaries named in this Notice must be dependants and/or your Legal Representative.
3. For the purposes of the Trust Deed, a dependant is:
 - a spouse of the Member
 - any children of the Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children

- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

5. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Indicative Non-Binding Death Benefit Nomination

Name of Fund:

Member's Name:
(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

Nomination

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			

**Legal Personal
representative (your
estate)**

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, request the Trustee of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- in the event of my death, the Trustee has complete discretion as to which of my dependants and/or estate will receive any death benefit payable.
- this Notice revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries.

Signature of Member:

Date:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Non-Lapsing Binding Death Benefit Nomination

Non-Lapsing Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see “Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination”) or you can give a binding direction to the Trustee (see “Trustee Information Memorandum to Members – Binding Death Benefit Nomination”) or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules by completing the direction in this Nomination.

Important Points about Non-Lapsing Binding Death Benefit Nominations

1. This Memorandum refers to a **Non-Lapsing Binding Death Benefit Nomination** under clause 24.6A of the Governing Rules of the Fund.

2. Clause 24.6A of the Governing Rules of the Fund says:

24.6A Non-lapsing death benefit nomination - Death Benefit requested rule:

If the Trustees are given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustees must:

- (a) by written resolution, accept the terms of the Member’s notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Member’s request

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustees are bound by those terms unless and until that Member and the Trustees otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustees or a later non- lapsing nomination is given effect under (a) or (b).

3. This Nomination Notice must be fully completed in accordance with the details below:

The beneficiaries named in this Notice must be dependants and/or your Legal Personal Representative (that is, the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will). For the purposes of the Trust Deed, a dependant is:

- a spouse of a Member
- any children of a Member
- any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an

interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

5. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

6. If your estate i.e. your Legal Personal Representative, is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Non-Lapsing Binding Death Benefit Nomination (Clause 24.6A)

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that this Nomination is a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund.

This Notice revokes any previous notice supplied to the Trustee of the Fund with regard to the nomination of death benefits.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Product Disclosure Statement

Ward Superannuation Fund

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members or Employers. Any omitted details must be inserted.

Name of Member: Ward, Francis John

Address of Member:

1419 Mt Alford Road
Lake Moogerah QLD 4309

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

WARD, Francis John
1419 Mt Alford Road
Lake Moogerah QLD 4309

WARD, Sarah
1419 Mt Alford Road
Lake Moogerah QLD 4309

This Product Disclosure Statement provides key information to Members of a new self managed superannuation fund and to Members where the Governing Rules have been updated. The Governing Rules are the provisions contained in the Trust Deed establishing the Fund and any amendments to it. A copy is available from the Trustees.

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

This product disclosure statement will help you to understand the main features of this Fund. We recommend that you get professional advice before investing.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this Fund particularly, speak to the Trustees or professional advisers.

Superannuation Generally

Superannuation provides you with income for your retirement. Superannuation funds pool contributions and invest them for the benefit of the Members.

Tax concessions apply to contributions to superannuation funds which, like this one, comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to fund earnings and to benefit payments.

Members can generally speaking withdraw their investment in a superannuation fund (called a "benefit") when they retire. Benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement income stream.

This means that you should only invest in superannuation money you can afford to put away until later.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Member's Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf plus where applicable, insurance policy proceeds. Contributions are invested so that the value of your Member's Benefit will vary from time to time.

You can generally take your benefits once you reach preservation age and have retired. The age of preservation is increasing gradually from 55 to 60 between the years 2015 and 2025. In addition, once you are aged 65 or more, you can take your superannuation even if you have not retired. Your preservation age can be determined by reading this PDS under the heading "Preservation of Benefits".

If you are aged 55 or over, you can reduce your working hours without reducing your income by rolling some of your superannuation into a retirement income stream. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' income stream, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash payment while you are still working and will need to take your superannuation benefits as regular payments.

See later in this PDS for more information about Benefits.

If you become totally and permanently disabled your Member's Benefit will be paid subject to Superannuation law. Benefits can also be paid if you become temporarily totally disabled and you are insured under an insurance policy and the proceeds of the policy become available.

Preservation of Benefits

The Federal Government restricts when you can access most of your superannuation. In general, access to your superannuation will depend upon the 'preservation' classification that applies. There are three classes of preservation:

(1) Unrestricted Non-Preserved Benefits

Benefits that are generally rolled over from another superannuation fund which could have been cashed previously. These benefits can be paid to you at any time.

(2) Restricted Non-Preserved Benefits

Benefits that are not preserved but which cannot be cashed until you leave service with your current employer or are otherwise eligible to take a benefit from the Fund.

(3) Preserved Benefits

All contributions (including those you make) and earnings paid or accruing from 1 July 1999 are preserved. New employer eligible termination payments are also fully preserved.

Preservation of benefits is complex and the Government may change the rules from time to time and you should speak to the Trustees or obtain professional advice.

Preserved benefits can generally only be paid on taking advantage of a transition to retirement strategy; permanent retirement at or after your preservation age; reaching age 65; reaching age 60 and ceasing gainful employment with an employer; satisfying the compassionate grounds tests; meeting the financial hardship requirements; death; suffering total and permanent disability; permanent departure from Australia if you are an eligible temporary resident; satisfying any other condition for release specified in the superannuation law.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born from 01/07/1960 to 30/06/1961	56
Born from 01/07/1961 to 30/06/1962	57
Born from 01/07/1962 to 30/06/1963	58
Born from 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

A transition to retirement pension allows people who are still in the workforce to access their superannuation without having to retire or leave their job. If you do not use a transition to retirement strategy you must generally speaking, reach your preservation age and permanently; retire from the workforce; reach age 65; reach age 60 and cease gainful employment.

Nominations - Death Benefits

You may elect that the Trustees exercise their discretion to decide who is to be paid your death benefit. If you do not give the Trustees any direction at all then the Trustees will decide this. However you can give the Trustees an Indicative Non-Binding Nomination (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination"), or you can give a Binding Death Benefit Nomination to the Trustees (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a Non-Lapsing Binding Nomination under rule 24.6A (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination"). These are available from the Trustees.

If you want to leave money to someone who is not your dependant, for example, your brother or sister, you must nominate your legal personal representative in your binding nomination and your brother or sister in your will.

Your dependant is your husband or wife or de facto husband or wife, your child including step child and adult child and any other person (whether related to you or not) with whom you have an interdependency relationship.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship

- (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

Your legal personal representative is your executor i.e. the person appointed by you in your will, or administrator i.e. the person appointed by the Court to administer your estate if you do not have an executor. If you want the Trustees to pay your benefit on your death to the people you chose by making a Binding Death Benefit Nomination you must:

- (a) complete a binding nomination form telling the Trustees who you want them to pay a benefit to and in what proportions; and
- (b) renew your binding nomination every three years.

Your Binding Death Benefit nomination will be invalid if it is not renewed every three years or if any of the people you nominate are not your dependants at the time of your death or your legal personal representative. If you have a valid Death Benefit binding nomination at the time of your death the Trustees will follow it even if your circumstances have changed, for example you have married.

If you do not make a binding nomination or if a nomination is invalid or if you make an Indicative Non-Binding Nomination, the Trustees will choose who to pay your benefit to. In this event the Trustees will take your wishes into account, however they will not be bound by them. The Trustees will consider the circumstances of all of your dependants in choosing to whom to pay the benefit and in what proportions. If you make a valid Non-Lapsing Binding Nomination the Trustees must follow it.

In some circumstances under superannuation law if you are in severe financial hardship you may be able to have your Member's Benefit paid to you by the Trustees however there are conditions to be complied with and benefits can only be paid to you so that certain expenses can be met e.g. treatment of life threatening illness, palliative care etc.

When your Member's Benefit becomes payable it will be paid as a lump sum benefit or as a pension. You should discuss these matters with your professional adviser before receiving your benefit.

PENSIONS

Federal Government "Simplified Superannuation" reforms altered the number and type of pensions that may be paid by superannuation funds. The Trustees must give Members a separate PDS for their pension before it commences. You should seek professional advice before asking the Trustees to commence paying you a pension.

Pensions that commenced before 1 July 2007

For pensions that commenced before 1 July 2007, the Trustees must continue to pay them under the previous pension payment standards unless the pension is an allocated pension.

Pensions that commenced between 1 July and 19 September 2007

For pensions that commenced between 1 July 2007 and 19 September 2007, these have been able to be paid under the previous or the new pension rules.

Pensions that commenced after 19 September 2007

All pensions that commenced after 19 September 2007 must meet the “new minimum pension standards”.

The “new minimum pension standards”

The new minimum standards mean that the superannuation pensions must satisfy all of the following requirements:

1. The pension must be account-based, except in limited circumstances.
2. A minimum amount must be paid at least annually.
3. The capital supporting the pension cannot be increased using contributions or rollover amounts once the pension has started.
4. The pension can be transferred only if a Member dies, to one of their dependants.
5. Neither the capital value of the pension nor the income from it as security can be used for borrowing.
6. Before commuting a pension, a minimum amount must be paid in certain circumstances.

There are no maximum draw down limits for new pensions that commenced after 19 September 2007, except for transition to retirement income streams.

Account-based pension

An account-based pension refers to a pension where an account balance is attributable to the Member. That is, the amount supporting the pension is allocated to a separate account for each Member.

There are limited circumstances in which SMSFs can pay non account-based pensions to Members. (For further information see Superannuation Determination SD 2004/1 available from the ATO (Australian Tax Office) website).

Minimum annual payments

The Trustees must pay a minimum amount each year to a Member from that Member’s pension account. The minimum amount is worked out by multiplying the Member’s pension account balance by a percentage factor. The amount is rounded to the nearest 10 whole dollars.

The following table shows the relevant percentage factor based on the Member’s age.

Age	Percentage of account balance
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

Account balance means:

- the pension account balance on 1 July in the financial year in which the payment is made, or
- if the pension commences during the financial year - the balance on the commencement day, or
- if the amount of the pension account balance is less than the withdrawal benefit that the Member would be entitled to if the pension was to be fully commuted – the amount of the withdrawal benefit.

Where the pension commences after 1 July, the minimum payment amount for the first year is calculated proportionately to the number of days remaining in the financial year, starting from the commencement day.

That is, you multiply the minimum payment amount by the remaining number of days in the financial year divided by 365 (or 366 in a leap year).

Minimum payment amount = minimum payment amount x remaining number of days /365 (or 366).

If the pension commences on or after 1 June, no minimum payment is required to be made for that financial year.

Certain payments cannot be used to boost a Member's pension

Once a pension has begun to be paid to the Member no further amounts can be added to the capital from which the pension is being paid. This means the Member's pension account cannot be increased by contributions or rollover amounts.

Transfer of pension

If a Member dies the pension can only be transferred or paid to another person who:

- is a dependant of the Member, which includes:
 - a surviving spouse or de facto spouse
 - a child of the deceased who is under 18 years of age
 - a child of the deceased aged between 18 years and 25 years of age, who was financially dependant on the deceased
 - a child of the deceased aged 18 years of age or over, who has a permanent disability
 - any person who relied on the deceased for financial maintenance at the time of their death, or
 - any person who lived with the deceased in a close personal relationship where one or both of them provided financial and domestic support and personal care.

Capital value of pension cannot be used as security for borrowings

When applying for loans, Members cannot use the capital value of the pension or the income from it as security for a borrowing.

Minimum payment prior to commutation

If a pension that commenced after 19 September 2007 is to be commuted, at least a minimum amount must be paid from the pension beforehand.

The minimum payment(s) must occur in the financial year in which the commutation is to take place. The amount paid must be at least the pro rata of the minimum annual payment amount.

For pensions that commence in the same financial year in which they are commuted, the pro-rata minimum payment amount is calculated based on the number of days from the start date of the pension to the day it is commuted.

Pro-rata minimum payment amount = minimum annual payment amount x days from start of pension to day pension commuted / 365 (or 366)

The requirement to make a minimum payment prior to commutation does not apply in circumstances where the commutation arises on the death of a Member or where the purpose of the commutation is to:

- Pay a superannuation contributions surcharge liability;
- Give effect to a payment split under the family law provisions; or
- Give effect to a client's right to return a financial product under the Corporations Act 2001.

'Commutation' is a technical term which generally means withdrawing some or all of your money as a lump sum. Some retirement income streams do not allow the withdrawal of a lump sum. These are non-commutable income streams.

Transition to retirement

The transition to retirement measure allows Members who have reached their preservation age, to have access to their superannuation benefits without having to retire or leave their job. This allows Members access to their superannuation by drawing down transition to retirement income streams.

New rules commenced on 1 July 2007.

Income streams which commenced before 1 July 2007 and that complied with the transition to retirement rules at the time satisfy the new requirements and may continue to be paid under the former rules.

Transition to retirement income streams commencing on or after 1 July 2007 requirements:-

- It must be an account-based income stream. This means an account balance must be attributable to the recipient of the income stream.

- The payment of a minimum amount to be made at least annually – currently 4% of the account balance where the Member is under age 65.
- The total payments made in a financial year must be no more than 10% of the account balance (at the start of each year). This is the maximum amount of income stream benefits that can be drawn down each year.
- Restrictions on the commutation of the income stream (except in limited circumstances).
- There is no provision made for an amount or percentage to be left over when the income stream ceases.
- The income stream can be transferred only on the death of the Member to one of their dependants, or cashed as a lump sum to a dependant, non-dependant or the Member's estate.
- The capital value of the income stream and the income from it cannot be used as security for borrowing.

Commutation of transition to retirement income streams

If a transition to retirement income stream is commuted, the resulting lump sum benefit cannot be taken in cash unless the Member satisfies a condition of release with a 'nil' cashing restriction (for example, retirement) or the purpose of the commutation is to:

- cash an unrestricted non-preserved benefit
- pay a superannuation contributions surcharge liability
- give effect to a payment split under family law, or
- ensure a payment can be made to give effect to a release authority or transitional release authority.

Retirement as a Member after commencing of a transition to retirement income stream

If you retire or qualify for another condition of release with a 'nil' cashing restriction (for example if you have a terminal medical condition or a permanent incapacity) after the commencement of a transition to retirement income stream, you have the following options:

- Continue to receive the income stream
- Commute the income stream to purchase another income stream
- Commute the income stream and take the resulting lump sum benefit in cash
- Commute the income stream and roll it back into superannuation

The options available vary depending on the type of income stream that was taken and the time since its commencement. Members should seek professional advice about these options.

Maximum amount of superannuation that can be accessed by Members receiving a transition to retirement pension

There is no specific limit on the amount of superannuation benefits that may be drawn down under the transition to retirement measure however no more than 10% of the account balance, as at the start of the financial year, may be paid each year.

CONTRIBUTIONS

There are a number of terms explained below:

Concessional Contributions

Concessional contributions are 'before-tax' contributions. They are usually tax deductible if tax laws are complied with. The concessional contributions include:

- Super Guarantee (SG) contributions, also called "mandated employer contributions". These are the before-tax minimum level of superannuation contributions that an employer must contribute for eligible employees. The rate is currently 9%. They are made up of:
 - contributions to reduce the employer's potential liability to the Superannuation Guarantee Charge;
 - superannuation guarantee shortfall components, that is, Superannuation Guarantee Charge payments sent to a fund from the Australian Taxation Office (ATO) after the Tax Office has obtained payment of the charge from the employer;
 - contributions made in order to satisfy an obligation under an industrial award or agreement; and

- payments to a fund from the Superannuation Holding Accounts Reserve - this relates to small superannuation accounts.
- Employer contributions made under a salary sacrifice arrangement
- Personal contributions claimed as a tax deduction by a self-employed person
- Personal contributions claimed as a tax deduction that meet eligibility rules.

These contributions in the Fund are taxed at a concessional rate of 15%. There is no limit on concessional contributions as such, however any concessional contributions that exceed specified amounts will be taxed at a rate of 31.5% plus the Medicare Levy, on top of the 15% tax paid by the Fund, imposing a 'concessional contributions cap'.

For those under 50, the limit on concessional contributions is \$50,000 per year. The \$50,000 limit will be indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

Until 30 June 2012 for those aged 50 or more, the limit is \$100,000. If you turn 50 during that period you will be able to use the transitional arrangements. For example, if you turn 50 on 1 January 2011 you will be able to make \$100,000 of contributions in the 2010-2011 and 2011-12 financial years. The \$100,000 limit will not be indexed.

From the 2012-13 financial year, the maximum amount of concessional contributions per annum will return to the indexed \$50,000 amount.

Your employer can claim a tax deduction on superannuation contributions as long as the contributions are required under an industrial award, determination or notional agreement preserving state awards. Employers can claim a full deduction for contributions to superannuation funds made on behalf of their employees under the age of 75.

Self-employed Members are able to claim a full tax deduction for superannuation contributions made until they turn 75 as long as they meet the eligibility criteria. If you wish to claim a deduction for a superannuation contribution, you will have to notify the Fund. You can notify the Fund either at the time you lodge your income tax return, or at the end of the following financial year after the contribution was made, whichever is earlier. You will not be able to vary the notice after this time.

If you wish to claim a tax deduction for a contribution you will need to notify the Trustees before you lodge your income tax return, or before the end of the following financial year after the contribution was made, whichever is the earlier. This notification cannot be varied after this time.

Contributions above the concessional cap count towards the non-concessional contributions cap. If your contributions exceed both the concessional and non-concessional contributions caps in an income year you could end up paying 93% tax on the excess amount.

Non-Concessional Contributions

Non-concessional contributions are also known as 'after-tax' contributions and these contributions include:

- personal contributions for which tax deductions are not claimed
- contributions made by a person's spouse
- transfers from foreign superannuation funds

Non-concessional contributions over a limit of \$150,000 per year are taxed at a rate of 46.5% plus the Medicare levy. The tax liability is levied on the individual who nominates the superannuation fund to release monies to pay the liability. The balance of the excess contribution will be able to remain in the Fund.

Members under the age of 65 are able to make a contribution of \$450,000 over a three year period under a 'bring forward' option. This means that a Member could contribute \$400,000 in the first year and provided they do not contribute more than \$50,000 for the two subsequent financial years, will not be deemed to have exceeded the cap and consequently will not be taxed at the higher rate.

For existing funds, Members who have made contributions in excess of the transitional limits before 7 December 2006 were able to apply to withdraw these amounts without penalty prior to 30 June 2007. Contributions in excess of the transitional limits made on or after 7 December 2006 are subject to the tax on the excess unless it is a genuine inadvertent breach.

Are there any exemptions from the non-concessional cap?

There are two ongoing exemptions to the non-concessional cap.

The proceeds from the disposal of eligible small business assets are exempt up to a lifetime limit of \$1 million (indexed). The \$1 million exemption may include up to \$500,000 of capital gains that are disregarded under the capital gains tax (CGT) retirement exemption and proceeds from the disposal of assets that qualify for the CGT 15-year exemption. The latter includes pre-CGT assets, assets on which there is no capital gain or loss, and assets disposed of after the permanent disablement of the owner. The proceeds from a settlement for an injury resulting in permanent disablement are also exempt.

What is included in the non-concessional cap?

The cap applies to all non-concessional contributions made on behalf of an individual. For example, contributions made by one spouse for the benefit of the other spouse will be counted against the receiving spouse's cap.

The Government co-contribution is not included in the cap.

Contributions above the concessional cap also counts towards the non-concessional contributions cap.

Non-concessional contributions are not able to be split with a spouse.

Acceptance of Contributions

Mandated Employer Contributions

The law allows funds to accept mandated employer contributions at any time. This means Trustees may accept mandated employer contributions for a person regardless of the age of the person or the number of hours they work.

For Members under 65 Years of Age

The Fund can accept any contributions made in respect of a Member under 65. If the Member is under the age of 18 at 30 June, they would need to derive eligible employment income or business income in the income year before income tax deductions for superannuation can be claimed.

Members Aged 65 but Less than 70

For a Member in this age group, the Fund can accept personal contributions or employer contributions that are not mandated employer contributions during a financial year provided they can demonstrate that, in that financial year, they were gainfully employed on at least a part-time basis.

Gainful employment means employment or self employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. For this reason a person who only receives passive income such as trust distributions or dividend income would also fail to meet the gainful employment test.

In order to meet the work test, Members must have worked at least 40 hours in a period of not more than 30 consecutive days. This amount of paid work only has to be demonstrated once each financial year. For example, a person who has worked 40 hours in a fortnight will be able to make contributions for the rest of the financial year.

Member aged 70 but less than 75

If the Member is between 70 and 74 years of age the contributions can only be accepted if they are received on or before the date 28 days after the end of the month in which the Member turns 75.

Members Aged 75 or over

The Trustees may only accept mandated employer contributions.

Caps on Contributions

Fund-capped contributions are contributions by, or on behalf of, the Member to the Fund. However fund-capped contributions do not include employer contributions made in respect of the Member; contributions arising from structured settlements or orders made for personal injuries; relating to the sale

of certain small business assets; payments from the Commissioner of Taxation in relation to superannuation guarantee shortfall components; transfers from the Superannuation Holding Account; Government co-contributions and contributions covered by a valid and acknowledged notice under section 290-170 of the Income Tax Assessment Act, 1997.

The Fund cannot accept any fund-capped contributions in a financial year that exceed:

- for Members 64 years of age or less on 1 July of the financial year, three times the non-concessional contributions cap amount.
- For Members between 65-75 on 1 July of the financial year, the non-concessional cap amount.

Any amount provided to the Fund in excess of those amounts must be returned to the Member.

Eligible Spouse Contributions

Eligible spouse contributions may be accepted by the Fund at any time if the spouse is under the age of 65. If the spouse is aged 65 but under 70, eligible spouse contributions may be only accepted if the spouse is at least gainfully employed on a part-time basis. If the spouse is 70 or over, the Fund cannot accept eligible spouse contributions. There are no age limits or employment tests for the person making the contributions.

Superannuation Contributions Splitting

Certain contributions can be split with a spouse. Superannuation contributions that can be split include:

- employer contributions
- personal contributions
- allocated surplus contribution amounts
- amounts transferred from the superannuation holding accounts special account
- superannuation guarantee charge amounts from the Tax Office, and
- super co-contribution amounts.

Members can apply to split an amount of either or both taxed splittable contributions and untaxed splittable contributions. The application must be made either:

- in the following financial year (ie the application must be made between 1 July and 30 June in the financial year following the year in which the contributions were made), or
- during the financial year if the entire benefit is to be rolled over or transferred before the end of that financial year.

The maximum splittable amount for any financial year is :

- for taxed splittable contributions, the lesser of:
 - the concessional contributions and
 - concessional contributions cap for that financial year, and
- for untaxed splittable employer contributions, 100% of the concessional contributions cap for that financial year.

For income tax purposes, amounts split to a spouse's account are treated as a contributions splitting eligible termination payment (ETP) and are taken to have been rolled over to the spouse's account.

If you have an employer, who is an Employer Sponsor or a Participating Employer of the Fund, they may contribute part of your income to the Fund and in this case contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

Super Co-Contributions

If you earn less than \$60,342 a year, make personal super contributions and are otherwise eligible, the Government will make a Super Co-contribution to your Fund.

If your total income for tax purposes (assessable income plus reportable fringe benefits) is \$30,342 (2008/09 financial year) or less a year, the Government will put in one dollar and fifty cents for every dollar you put into your super, up to a maximum Super Co-contribution of \$1,500 a year.

The eligibility criteria for the Super Co-contribution have been widened to include more people.

You will be eligible for the Super Co-contribution in a year of income if:

- you make personal superannuation contributions to a complying superannuation fund or a Retirement Savings Account (RSA);

- your total income (assessable income plus reportable fringe benefits) is less than \$60,342;
- 10% or more of your total income is from eligible employment;
- you do not hold an "eligible temporary resident visa" at any time during the year;
- you lodge an income tax return for the year of income; and
- you are less than 71 years old at the end of the year of income

When your income is more than \$30,342 but less than \$60,342 (2008/09 financial year) a year of income, your Super Co-contribution will be adjusted based on your income and how much you personally contribute. The maximum amount of co-contributions is reduced by 5 cents for each \$1 your total income is over \$30,342 phasing out completely where your total income is \$60,342 or more.

The co-contribution scheme has also been extended to include the self-employed. If you are self-employed and you meet the criteria for eligibility above you may be entitled to government co-contribution.

Employment Termination Payments

From 1 July 2007, the tax treatment of certain payments made in consequence of the termination of employment (called eligible termination payments until 1 July 2007) changed.

Transitional arrangements applied to payments made between 1 July 2007 and 30 June 2012 if you were entitled, as at 9 May 2006, to such a payment specified under:

- a written contract
- an Australian or foreign law (or an instrument under such a law), or
- a workplace agreement under the Workplace Relations Act 1996.

These documents must do this by referring to the amount of the payment or a method or formula to work it out. It may allow you to choose how the payment is made – for example, as a payment made in kind, such as shares.

The transitional employment termination arrangements do not apply to employment termination payments made on death.

You can read further information on this topic on the ATO website, "Employment termination payments" NAT 70643.

An employment termination payment is a lump sum payment made in consequence of the termination of employment. It can include:

- amounts for unused rostered days off
- amounts in lieu of notice
- a gratuity or 'golden handshake'
- an employee's invalidity payment (for permanent disability, other than compensation for personal injury), and
- certain payments after the death of an employee.

Employment termination payments do not include:

- a payment for unused annual leave or unused long service leave, or
- the tax-free part of a genuine redundancy payment or an early retirement scheme payment.

Transitional employment termination payments may be rolled over into superannuation.

Transitional termination payments may be:

- contributed (in full or in part) to your superannuation fund, or
- used (in full or in part) to buy a superannuation annuity before 1 July 2012.

Transitional employment termination payments that are not rolled over

Any invalidity or pre-July 1983 amounts that form part of a transitional employment termination payment are tax-free.

The tax on any remaining, taxable component will depend on your age, as shown in the following table.

Your age	Tax on taxable component of transitional employment termination payments
Under preservation* age on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.
Preservation age* or over on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$145,000 – taxed at a maximum rate of 15% plus Medicare levy. • Amount over \$145,000 and up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.

* Preservation age is the age at which retirees can access their superannuation benefits generally when they retire. They are set out in this PDS.

Concessional thresholds for transitional employment termination payments

The lower threshold of \$145,000 in the above table is for the 2008–09 income year, indexed annually. The upper cap amount of \$1 million is not indexed.

These thresholds apply to the taxable components of all the transitional termination payments you receive during the transitional period, not just those you receive in any one income year. That is, when determining the tax on the taxable component, you must take into account any transitional employment termination payments received during earlier income years in the transitional period. This includes any directed termination payments, see below. However, these thresholds do not apply to employment termination payments that don't qualify for the transitional arrangements. That is, when applying the thresholds to transitional employment termination payments you do not need to take into account any employment termination payments that don't qualify for the transitional arrangements.

Directed termination payments

A directed termination payment is a transitional employment termination payment that you direct the payer to make to a complying superannuation plan or to purchase a superannuation annuity.

If you choose a directed termination payment, the payer must comply with the direction and give you the details of how the payment is made up.

When a directed termination payment is made on your behalf, the payment is tax-free. However, the taxable component of the payment will be included in the assessable income of the superannuation fund.

Information About Amounts Debited to the Fund and Your Account

Under the Governing Rules, the Trustees may debit your account with expenses to pay taxes, administrative and other expenses, to pay for insurance policies or premiums for third party annuities and other taxes in accordance with the governing rules, subject to complying with the law.

The Trustees can create an equalisation account which is to be used to stabilise the investment earnings of the Fund and to provide for expenses as the Trustees consider appropriate, however this is subject to superannuation law.

Investments

The Trustees must determine an investment strategy that will indicate how the Trustees will invest.

The strategy must reflect the purpose and circumstances of the Fund and have regard to investing in a way to maximise Member returns bearing in mind the risks, diversification and the ability of the Fund to pay benefits and other costs of the Fund as they become due.

All investments must be made in accordance with the investment strategy.

The Trustees have a defence to an action for loss or damage suffered as a result of the Trustees making an investment where the Trustees can show that the investment was made in accordance with an investment strategy formulated in accordance with superannuation law.

Trustees cannot lend money or provide financial assistance to a Member or their relative. The Trustees cannot borrow money except in very limited circumstances as provided by superannuation law.

Assets cannot be acquired from a related party although there are some very limited exceptions, for example, if the asset is a listed security acquired at market value or the asset is business real property. Business real property usually relates to land and buildings used wholly and exclusively in a business that is associated with the Members.

INFORMATION ABOUT RISKS ASSOCIATED WITH THE FUND

The Fund must invest in accordance with its investment strategy determined by the Trustees.

The value of the Fund's assets may be increased or reduced by changes in asset prices. Accordingly the value of your benefit may be reduced. This could affect the Trustees' capacity to make benefit payments to you.

In some cases if your benefit is a pension then there may be a decrease in benefit or pension amounts payable to you if the value of the assets in the Fund decreases.

In other cases, if you receive a complying pension, the Trustees may bear the risk of the asset being insufficient to make payments to you.

If a benefit is commuted the Trustees may purchase an annuity from a life assurance company or other provider and you will have a regular income and normally the risk will then be borne by that provider.

Trustees choose the investments in accordance with their investment strategy. If the Trustees offer more than one strategy you may choose the appropriate strategy but you cannot choose investments the Trustees are to make within the strategy.

There are risks in choosing to invest in superannuation - superannuation and taxation laws may change. There are also risks in choosing particular investments as all investments are subject to varying risks and generally all change in value.

The significant risks of investing generally include inflation that may exceed the return on your investment. Individual assets can and do fall in value for many reasons such as changes in the internal operations or management of the Fund or company in which the money is invested or in its business environment.

Market risks, market sentiment and economic, technological, political and legal conditions can and do change and this can mean that changes in the value of investment markets can affect the value of the investments in the Fund.

Interest rate risks can arise where there are changes in interest rates which can have a positive or negative impact directly or indirectly on investment value or returns.

There are currency risks if investments are in other countries and if their currencies change in value relatively to the Australian Dollar, the value of the investment can change.

Derivatives can be used to reduce risk, or to gain exposure to other types of investments. Risks associated with these derivatives include the value of the derivative failing to move in line with the underlying asset, potential liquidity of the derivative or the Fund may not be able to meet payment obligations as they arise.

Under the Governing Rules, the Trustees are not liable for any loss or detriment to the Fund unless it is due to the Trustees' dishonesty or wilful or reckless failure to exercise the degree of care and diligence necessary.

The Trustees are to be indemnified by the Fund to the maximum extent the law permits.

Changes to superannuation law may affect your ability to access your benefit. Superannuation benefits may be split by agreement or by Court Order with your spouse if you and your spouse permanently separate.

Changes can occur to the taxation of superannuation which may affect the value of your benefit.

If the Trustees borrow in accordance with superannuation law, the Fund may, if the loan is not repaid or terms of the loan not complied with, lose the asset purchased with the borrowed funds or part of its value. See further details about borrowing below.

The Fund must always comply with the definition of a self managed superannuation fund and comply with superannuation law. This amongst other things requires that generally either the Trustees must be identical to the Members or that any corporate Trustee has as its director(s) the identical Member(s). Failure by the Trustees to comply with superannuation and tax law could affect your benefits adversely.

Borrowing

Amendments to the SIS Act in September 2007 allow superannuation funds to borrow money for investment in certain limited circumstances and to enter instalment warrant arrangements. The Governing Rules of the Fund permit borrowing and instalment warrants.

The SIS Act prohibits borrowing by superannuation funds except in limited circumstances. The September 2007 amendments provide:-

- the borrowed money must be applied to the acquisition of an asset that is otherwise permitted to be acquired by the Trustees
- the loan must be a limited recourse loan and the lender's security is limited to the assets bought with that loan
- the asset must not be an in-house asset or other asset not permitted under superannuation law
- the asset must be held on trust for the Fund so that the Fund has a beneficial interest in the asset with the legal title being held by a separate trustee
- The Fund must have a right to acquire the legal title of the asset on payment of one or more instalments.

The provision must be read in conjunction with other sections of the SIS Act such as the sole-purpose test, investment strategy requirement, related-party acquisition rules, in-house asset rules, prohibition against charging and arms length dealing requirements.

See also Taxpayer Alert 2008/5 available at www.ato.gov.au and for more general information "Instalment warrants and super funds - questions and answers" available at <http://ato.gov.au/super/content.asp?doc=/Content/00132054.htm>.

Cashing rules

Before 10 May 2006 Trustees were required to pay benefits to Members who were over age 65 and did not meet the work test; or 75 years of age (regardless of their work status).

The compulsory cashing rule was abolished with effect from 10 May 2006.

This means that there is no forced payment of benefits out of superannuation funds after age 65.

Government Age Pension Arrangements

Effect of the pension assets test on pensioners, including age pensioners

The pension assets test taper rate has been halved from 20 September 2007 so that recipients only lose \$1.50 of pension per fortnight (rather than \$3) for every \$1,000 of assets above the relevant threshold.

This applies to the following payments:

- age and service pension;
- disability support pension;
- carer payment;

- wife pension;
- widow B pension; and
- bereavement allowance.

How has the assets test changed for people with complying income streams

The 50 per cent assets test exemption for purchased 'complying' income streams has been removed. This change applies only to income streams purchased on or after 20 September 2007. It does not affect 'complying' income streams purchased before this date.

The income test

The income test treatment of superannuation pensions has not changed. Income streams with a term of greater than five years are assessed under the income test on the basis of the gross annual income from the product reduced by an annual allowance for return of capital. Income streams with a term of less than five years are assessed under the social security deeming rules.

TAXATION

You should seek taxation advice from your accountant.

Below is some information about tax and superannuation.

Tax on Payments from a Superannuation Fund

Superannuation benefits paid from a taxed fund either as a lump sum or as an income stream (such as a pension) are tax free for people aged 60 or more. All pensions that meet the simplified minimum standards are taxed the same on payment. This includes pensions that were already commenced by the Fund prior to 1 July 2007.

Pension payments for individuals aged under 60 are taxed but are eligible for a 15 per cent offset with any exempt component being tax free. Once the pension recipient turns age 60, their pension will be tax free.

A person receiving an income stream from an untaxed source will become eligible for a 10 per cent tax offset after the age of 60.

If you choose to take your benefits in pension form, then earnings on the assets supporting that pension will be exempt from tax. Earnings on other assets will be subject to tax as assessable income of the Fund at 15 per cent.

"Reasonable Benefit Limits" are no longer relevant as they have been abolished.

Tax on Money Transferred

There is no tax if you transfer money from one superannuation fund to another, unless the amount transferred contains an untaxed component.

An untaxed component attracts the 15% tax on contributions and may also be subject to the superannuation tax surcharge.

Tax on Investment Earnings of the Fund

Investment earnings by the Fund are taxed at a maximum rate of 15%, with capital gains taxed normally at 10% in the accumulation phase and if the asset is held for at least 12 months.

Tax File Numbers

What will happen if I don't give my TFN to the Trustees?

If the Trustees do not have your TFN:

- The Trustees will have to pay additional income tax (called 'no TFN contributions tax') on some types of contributions
- The Trustees may not be able to accept some types of contributions, and
- You may miss out on super co-contributions.

TFN Contributions Tax

If you have not quoted your TFN by the end of the financial year and your membership of the Fund commenced:

- before 1 July 2007, the assessable contributions will be taxed an extra 31.5% once those contributions reach \$1,000 in an income year. The extra tax is on all assessable contributions made in the income year, including the first \$1,000, or
- on or after 1 July 2007, all the assessable contributions made during the income year will be taxed an extra 31.5%.

The extra tax on these assessable contributions is in addition to the standard 15% rate of tax payable by superannuation funds on their taxable income.

Taxation of Benefits

Taxation of superannuation payments to a person aged 60 or more

- All lump sum benefits paid from a taxed source to a person aged 60 or over are tax free.
- All pensions paid from a taxed source to a person aged 60 or over are tax free. The tax free status also applies to pension benefits that are already being paid.
- RBLs no longer apply.
- People who receive a lump sum superannuation payment or a pension payment from a taxed source will not need to include it in their tax return.

Taking your superannuation benefits before 60

- Lump sums will comprise two components — an exempt component and a taxable component.
 - The exempt component will be paid tax free and comprise: the pre-July 83 component; the CGT exempt component; the post-June 1994 invalidity component; the concessional component and the non-concessional (post-tax) contributions;
 - The taxable component includes: the current post-July 1983 component and the non-qualifying component. It will be paid tax free up to the low-rate threshold (\$145,000 in 2008/09) and amounts above the threshold will be taxed at 15 per cent. The tax rate will be 20 per cent for individuals aged under 55 years.
- Pension payments for people under age 60 are taxed under the current arrangements, although tax will be lower in some cases.
- The full superannuation pension rebate of 15 per cent will apply to all pensions paid from a taxed source to a person who is aged 55 to 59 years.
- Once the pension recipient turns 60, their pension will be tax free.
- When any part payment of a superannuation benefit is made, the benefit will generally be considered to include both exempt and taxable components with the relevant proportions of each reflecting the proportions such components make up in the total benefit. This will apply to both lump sums and pensions. Existing pensioners will retain the current 'deductible amount' on their pension until they reach age 60 when the benefits become tax free.

Death Benefits

Taxation treatment of death benefits paid to a dependant

If death benefits are paid as a lump sum to a dependant they are tax free. A dependant for these purposes is a spouse or former spouse, a child less than 18, a person with whom the deceased had an interdependency relationship just before he or she died, or any other person who was dependant on the deceased just before he or she died.

If a dependant chooses to take a death benefit as a pension stream, the taxation treatment will depend on the age of the primary beneficiary and dependant.

- If the primary beneficiary was age 60 or over at the time of death, the pension payments to the dependant will be tax free.
- If the primary beneficiary was under age 60 at the time of death, the pension will continue to be taxed at the dependant beneficiary's marginal rate (less any deductible amount and pension rebate). If (or when) the dependant is aged 60 and over, the pension payment will be tax free.

Taxation treatment of benefits paid to a non-dependant

The taxable component of a lump sum paid to a non-dependant will be taxed concessionally at 15 per cent. A pension will not be able to revert or be paid to a non-dependant upon the death of a person. These pensions will be paid out to the non-dependant as a lump sum.

Lump Sum Benefits

You may choose to take a lump sum benefit from your Fund. A super lump sum benefit can include a:

- taxable component, and
- tax-free component.

The **taxable component** is the part of the benefit that is taxable. Though tax must be paid on the entire taxable component, it may include two parts – one where tax has already been paid and one where tax has not yet been paid. These are called taxed and untaxed elements of the taxable component.

- A **taxed element** is the amount of your benefit that has already had tax paid within the Fund. You may need to pay additional tax on it when it is paid out, depending on your age when you take the lump sum. You may need to include the taxed element in your tax return.
- An **untaxed element** is the part of your benefit that hasn't had any tax paid on it in the Fund, but is still taxable. You **must** include it in your tax return.

The **tax-free component** is the part of a benefit that is tax-free and is not included in your tax return.

The Fund will need to calculate these components for each benefit that is paid. When a super benefit is paid from a superannuation interest, the tax-free and taxable components are calculated in the same proportion that these components make up the total value of the superannuation interest.

How do funds calculate the tax-free component of a superannuation interest?

The tax-free component of a superannuation interest is the total value of the following segments:

- the contributions segment, and
- the crystallised segment.

The contributions segment generally includes all contributions made from 1 July 2007 that have not been included in the assessable income of the Fund. Typically these would be a Member's personal contributions not claimed as an income tax deduction. Roll-over super benefits are regarded as contributions. However, the taxable component of a roll-over super benefit is not included in the contributions segment.

The crystallised segment includes the following existing components of a superannuation interest that are consolidated into the tax-free component:

- the concessional component
- the post-June 1994 invalidity component
- undeducted contributions
- the capital gains tax (CGT) exempt component, and
- the pre-July 83 component.

The crystallised segment is calculated by assuming that an eligible termination payment (ETP) representing the full value of the superannuation interest is paid just before 1 July 2007.

How do funds calculate the taxable component of a superannuation interest?

The taxable component of the superannuation interest is calculated by subtracting the tax-free component from the total value of the superannuation interest.

Although the taxable component can consist of an element taxed in the Fund and/or an element untaxed in the Fund, the taxable component of a superannuation interest in a taxed fund normally consists solely of an element taxed in the Fund.

PAYG withholding obligations for funds paying lump sum benefits

Age of Member	Tax free component	Taxable component
60 years and over	The entire payment is tax-free after a Member turns 60 and funds are not required to: <ul style="list-style-type: none"> • withhold any tax from a payment, or • issue a payment summary. 	
Preservation age but under 60	No tax withheld.	<ul style="list-style-type: none"> • Amount up to low rate cap – no tax withheld. • Amount above low rate cap – withhold tax at the rate of 16.5%
Below preservation age	No tax withheld.	Withhold tax at the rate of 21.5%

If the marginal tax rate(s) applying to the lump sum is less than the rate of withholding applied to the payment, the Member will only be taxed on their taxable component at the marginal tax rate.

If the Member’s marginal tax rate is higher than the rate of withholding applied to payment, the Member will receive a tax offset to ensure the rate of tax on the taxable component does not exceed the rate of tax withheld.

The low rate cap is the limit set on the amount of the taxable component of a super lump sum benefit that you can receive at a lower (or nil) rate of tax.

The low rate cap applies if you have reached your preservation age (currently 55 if born before 1 July 1960) but are below 60.

The low rate cap reflects the previous low-rate threshold for eligible termination payments. It has been introduced to keep the existing tax treatment of super lump sum payments between the age of 55 and age 60.

The low rate cap will start at \$145,000 for the 2008-09 income year indexed to average weekly ordinary time earnings (AWOTE) and rounded down to the nearest multiple of \$5,000. The cap does not reduce, even if average weekly ordinary time earnings decrease.

INFORMATION ABOUT LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATION

The Trustees will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustees select, retain or realise an investment. Unless you are notified otherwise the Trustees do not take any such considerations into account however the Trustees may incorporate those things into their investment strategy.

ADDITIONAL INFORMATION-CONTACT DETAILS

If you require further information concerning the Fund or the Governing Rules or your rights as a Member or the Fund's performance you may contact the Trustees whose contact details appear at the beginning of this Product Disclosure Statement.

Minutes of Meeting of Trustees of

Ward Superannuation Fund

- Held At:** 1419 MT ALFORD RD LAKE MOGERAH
- On:** 14 DAY OF OCTOBER 2008
- Present:** Ward, Francis John
Ward, Sarah
- Chairperson or Sole Director:** Ward, Francis John
- Fund:** It was resolved that the Trustees act as Trustee(s) of a Superannuation Fund to provide certain superannuation benefits for Members of the Fund.
- Trust Deed:** It was resolved that the Trustees execute the Superannuation Deed tabled.
- Members of Fund:** It was noted that the initial members of the fund would be:

Ward, Francis John
Ward, Sarah

It was noted that the initial members were parties to and had signed the deed.

It was also noted that further members may be admitted pursuant to the rules by written application and notice of approval being given by the Trustee to the applicant in accordance with the Deed. It was noted that the Trustees had previously provided Product Disclosure Statements and all other information to Members as required.
- Notice of Election:** It was resolved that the notice to the Regulator of the fund tabled at the meeting electing that the fund become a regulated superannuation fund be executed by the Trustees and forwarded immediately to the appropriate Regulator of the Fund.
- Bank Account:** It was resolved that a bank account would be opened and that any one of the Trustees be authorised to operate the account.
- Investment Strategy:** It was resolved that the Trustees formulate and give effect to an investment strategy in accordance with the provisions of the Superannuation Industry Supervision Act 1993 as required by SIS.
- Confirmation:** Signed by the Chairperson or Sole Director as and for a true and accurate record.



Chairperson

Date 14-10-08

**Minutes of Meeting
of Trustees of:**

Ward Superannuation Fund

Held At: 1419 MT ALFORD RD LAKE MOOSEHEAD

On: 14 DAY OF OCTOBER 2008

Present: Ward, Francis John
Ward, Sarah

Chairperson: Ward, Francis John

Resolved: It was resolved that the Trustees accept the terms of the Member's Nomination under clause 24.6A of the Governing Rules of the Fund.

Confirmation: Signed by the Chairperson as and for a true and accurate record.



Chairperson

Date 14-10-08

STATUTORY DECLARATION

I, Ward, Francis John

of 1419 Mt Alford Road
Lake Moogerah QLD 4309

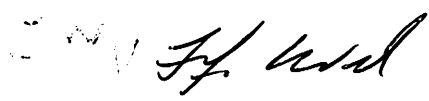
do solemnly and sincerely declare as follows:-

1. I am one of the Trustees referred to in the Deed dated

constituting the Ward Superannuation Fund

2. At the date of the said Deed the Fund owned no assets whatsoever nor was it entitled to any assets.

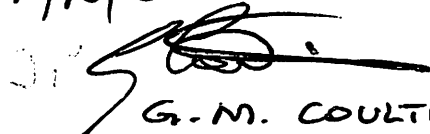
And I make this declaration conscientiously believing the same to be true and by virtue of the provisions of the Oaths Act 1867-1981.



Declared

at PURGA

on 29/10/08

before me:  J.P. C. Dec
G.M. COULTIS

Consent to Act as Trustee

I, Ward, Francis John

hereby consent to act as Trustee of the superannuation fund known as the
Ward Superannuation Fund
and declare:

1. I am not disqualified from acting as a trustee or as a responsible officer of a trustee company under the Superannuation Industry (Supervision) Act.
2. I have never been found guilty of or convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. The Regulator has not disqualified me under section 120A of the Superannuation Industry (Supervision) Act.
6. I have not, in the preceding 3 years from the date of this declaration, entered into a deed of assignment or arrangement or a composition with creditors under Part X of the Bankruptcy Act.

Dated:

FW
14TH DAY OF OCTOBER 2008

Signed:

F. J. Ward
.....

Consent to Act as Trustee

I, Ward, Sarah

hereby consent to act as Trustee of the superannuation fund known as the
Ward Superannuation Fund
and declare:

1. I am not disqualified from acting as a trustee or as a responsible officer of a trustee company under the Superannuation Industry (Supervision) Act.
2. I have never been found guilty of or convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. The Regulator has not disqualified me under section 120A of the Superannuation Industry (Supervision) Act.
6. I have not, in the preceding 3 years from the date of this declaration, entered into a deed of assignment or arrangement or a composition with creditors under Part X of the Bankruptcy Act.

Dated: 14/10/08

Signed: ^{SW}

Sarah Ward

**Notice of agreement of Members
to the nomination of Trustee**

We the undersigned being all of the Members of the following superannuation fund:

Ward Superannuation Fund

hereby agree to the nomination of:

Ward, Francis John
Ward, Sarah

as Trustee of the Fund and we further agree to the Board of Directors as constituted at the date of this agreement if the Trustee is a Corporation.

Signed by the said Members:

[Signature]

[Signature]

Dated: 14/10/08

Application for Membership

Name of Fund: Ward Superannuation Fund

Member's Name: Ward, Sarah

(Minor's Name if on behalf of minor)

Address:

1419 Mt Alford Road

Lake Moogerah QLD 4309

Date of Birth: 07/02/1967

Occupation:

Telephone:

Fax:

Tax File Number:

Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.

(Delete if inapplicable)

I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:

X Sarah Ward

Dated:

X 28/10/08.

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Binding Death Benefit Nomination

Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
 - a spouse of a Member
 - any children of a Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
- (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Binding Death Benefit Nomination

Name of Fund:

Member's Name:
(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Indicative Non-Binding Death Benefit Nomination

Indicative Non-Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death by completing the direction in this Nomination, or you can give a binding direction to the Trustee (see "Trustee Information Memorandum to Members – Binding Death Benefit Nomination") or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

Important Points about Indicative Non-Binding Nominations

1. This Nomination Notice is not binding. The Trustees will take it into account in the event that a benefit is paid from the Fund on your death. However the Trustees have complete discretion as to which of your dependants and/or Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) may receive the benefit and in what proportion. If there are no dependants or Legal Personal Representative, the benefit may be payable to a person(s) or your estate as determined by the Trustees.
2. The beneficiaries named in this Notice must be dependants and/or your Legal Representative.
3. For the purposes of the Trust Deed, a dependant is:
 - a spouse of the Member
 - any children of the Member
 - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children

- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

5. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Indicative Non-Binding Death Benefit Nomination

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

Nomination

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			

**Legal Personal
representative (your
estate)**

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, request the Trustee of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- in the event of my death, the Trustee has complete discretion as to which of my dependants and/or estate will receive any death benefit payable.
- this Notice revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries.

Signature of Member:

Date:

TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

Non-Lapsing Binding Death Benefit Nomination

Non-Lapsing Binding Death Benefit Nomination

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see “Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination”) or you can give a binding direction to the Trustee (see “Trustee Information Memorandum to Members – Binding Death Benefit Nomination”) or you can give a non-lapsing binding nomination under clause 24.6A of the Governing Rules by completing the direction in this Nomination.

Important Points about Non-Lapsing Binding Death Benefit Nominations

1. This Memorandum refers to a **Non-Lapsing Binding Death Benefit Nomination** under clause 24.6A of the Governing Rules of the Fund.

2. Clause 24.6A of the Governing Rules of the Fund says:

24.6A Non-lapsing death benefit nomination - Death Benefit requested rule:

If the Trustees are given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustees must:

- (a) by written resolution, accept the terms of the Member’s notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Member’s request

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustees are bound by those terms unless and until that Member and the Trustees otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustees or a later non- lapsing nomination is given effect under (a) or (b).

3. This Nomination Notice must be fully completed in accordance with the details below:

The beneficiaries named in this Notice must be dependants and/or your Legal Personal Representative (that is, the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will). For the purposes of the Trust Deed, a dependant is:

- a spouse of a Member
- any children of a Member
- any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an

interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

4. Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

5. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

6. If your estate i.e. your Legal Personal Representative, is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

Non-Lapsing Binding Death Benefit Nomination (Clause 24.6A)

Name of Fund:

Member's Name:

(Minor's Name if on behalf of minor)

Address:

Date of Birth:

Occupation:

Telephone:

Fax:

1. The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination.

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	() Spouse			
	() Child			
	() Interdependency relationship			
	() Other dependant			
	() Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that this Nomination is a non-lapsing binding nomination under clause 24.6A of the Governing Rules of the Fund.

This Notice revokes any previous notice supplied to the Trustee of the Fund with regard to the nomination of death benefits.

Signature of Member:

Date:

Witness Declaration

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Product Disclosure Statement

Ward Superannuation Fund

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members or Employers. Any omitted details must be inserted.

Name of Member: Ward, Sarah

Address of Member:

1419 Mt Alford Road
Lake Moogerah QLD 4309

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

WARD, Francis John
1419 Mt Alford Road
Lake Moogerah QLD 4309

WARD, Sarah
1419 Mt Alford Road
Lake Moogerah QLD 4309

This Product Disclosure Statement provides key information to Members of a new self managed superannuation fund and to Members where the Governing Rules have been updated. The Governing Rules are the provisions contained in the Trust Deed establishing the Fund and any amendments to it. A copy is available from the Trustees.

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

This product disclosure statement will help you to understand the main features of this Fund. We recommend that you get professional advice before investing.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this Fund particularly, speak to the Trustees or professional advisers.

Superannuation Generally

Superannuation provides you with income for your retirement. Superannuation funds pool contributions and invest them for the benefit of the Members.

Tax concessions apply to contributions to superannuation funds which, like this one, comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to fund earnings and to benefit payments.

Members can generally speaking withdraw their investment in a superannuation fund (called a "benefit") when they retire. Benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement income stream.

This means that you should only invest in superannuation money you can afford to put away until later.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Member's Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf plus where applicable, insurance policy proceeds. Contributions are invested so that the value of your Member's Benefit will vary from time to time.

You can generally take your benefits once you reach preservation age and have retired. The age of preservation is increasing gradually from 55 to 60 between the years 2015 and 2025. In addition, once you are aged 65 or more, you can take your superannuation even if you have not retired. Your preservation age can be determined by reading this PDS under the heading "Preservation of Benefits".

If you are aged 55 or over, you can reduce your working hours without reducing your income by rolling some of your superannuation into a retirement income stream. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' income stream, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash payment while you are still working and will need to take your superannuation benefits as regular payments.

See later in this PDS for more information about Benefits.

If you become totally and permanently disabled your Member's Benefit will be paid subject to Superannuation law. Benefits can also be paid if you become temporarily totally disabled and you are insured under an insurance policy and the proceeds of the policy become available.

Preservation of Benefits

The Federal Government restricts when you can access most of your superannuation. In general, access to your superannuation will depend upon the 'preservation' classification that applies. There are three classes of preservation:

(1) Unrestricted Non-Preserved Benefits

Benefits that are generally rolled over from another superannuation fund which could have been cashed previously. These benefits can be paid to you at any time.

(2) Restricted Non-Preserved Benefits

Benefits that are not preserved but which cannot be cashed until you leave service with your current employer or are otherwise eligible to take a benefit from the Fund.

(3) Preserved Benefits

All contributions (including those you make) and earnings paid or accruing from 1 July 1999 are preserved. New employer eligible termination payments are also fully preserved.

Preservation of benefits is complex and the Government may change the rules from time to time and you should speak to the Trustees or obtain professional advice.

Preserved benefits can generally only be paid on taking advantage of a transition to retirement strategy; permanent retirement at or after your preservation age; reaching age 65; reaching age 60 and ceasing gainful employment with an employer; satisfying the compassionate grounds tests; meeting the financial hardship requirements; death; suffering total and permanent disability; permanent departure from Australia if you are an eligible temporary resident; satisfying any other condition for release specified in the superannuation law.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born from 01/07/1960 to 30/06/1961	56
Born from 01/07/1961 to 30/06/1962	57
Born from 01/07/1962 to 30/06/1963	58
Born from 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

A transition to retirement pension allows people who are still in the workforce to access their superannuation without having to retire or leave their job. If you do not use a transition to retirement strategy you must generally speaking, reach your preservation age and permanently; retire from the workforce; reach age 65; reach age 60 and cease gainful employment.

Nominations - Death Benefits

You may elect that the Trustees exercise their discretion to decide who is to be paid your death benefit. If you do not give the Trustees any direction at all then the Trustees will decide this. However you can give the Trustees an Indicative Non-Binding Nomination (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination"), or you can give a Binding Death Benefit Nomination to the Trustees (see "Trustee Information Memorandum to Members –Binding Death Benefit Nomination") or you can give a Non-Lapsing Binding Nomination under rule 24.6A (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination"). These are available from the Trustees.

If you want to leave money to someone who is not your dependant, for example, your brother or sister, you must nominate your legal personal representative in your binding nomination and your brother or sister in your will.

Your dependant is your husband or wife or de facto husband or wife, your child including step child and adult child and any other person (whether related to you or not) with whom you have an interdependency relationship.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship

- (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

Your legal personal representative is your executor i.e. the person appointed by you in your will, or administrator i.e. the person appointed by the Court to administer your estate if you do not have an executor. If you want the Trustees to pay your benefit on your death to the people you chose by making a Binding Death Benefit Nomination you must:

- (a) complete a binding nomination form telling the Trustees who you want them to pay a benefit to and in what proportions; and
- (b) renew your binding nomination every three years.

Your Binding Death Benefit nomination will be invalid if it is not renewed every three years or if any of the people you nominate are not your dependants at the time of your death or your legal personal representative. If you have a valid Death Benefit binding nomination at the time of your death the Trustees will follow it even if your circumstances have changed, for example you have married.

If you do not make a binding nomination or if a nomination is invalid or if you make an Indicative Non-Binding Nomination, the Trustees will choose who to pay your benefit to. In this event the Trustees will take your wishes into account, however they will not be bound by them. The Trustees will consider the circumstances of all of your dependants in choosing to whom to pay the benefit and in what proportions. If you make a valid Non-Lapsing Binding Nomination the Trustees must follow it.

In some circumstances under superannuation law if you are in severe financial hardship you may be able to have your Member's Benefit paid to you by the Trustees however there are conditions to be complied with and benefits can only be paid to you so that certain expenses can be met e.g. treatment of life threatening illness, palliative care etc.

When your Member's Benefit becomes payable it will be paid as a lump sum benefit or as a pension. You should discuss these matters with your professional adviser before receiving your benefit.

PENSIONS

Federal Government "Simplified Superannuation" reforms altered the number and type of pensions that may be paid by superannuation funds. The Trustees must give Members a separate PDS for their pension before it commences. You should seek professional advice before asking the Trustees to commence paying you a pension.

Pensions that commenced before 1 July 2007

For pensions that commenced before 1 July 2007, the Trustees must continue to pay them under the previous pension payment standards unless the pension is an allocated pension.

Pensions that commenced between 1 July and 19 September 2007

For pensions that commenced between 1 July 2007 and 19 September 2007, these have been able to be paid under the previous or the new pension rules.

Pensions that commenced after 19 September 2007

All pensions that commenced after 19 September 2007 must meet the “new minimum pension standards”.

The “new minimum pension standards”

The new minimum standards mean that the superannuation pensions must satisfy all of the following requirements:

1. The pension must be account-based, except in limited circumstances.
2. A minimum amount must be paid at least annually.
3. The capital supporting the pension cannot be increased using contributions or rollover amounts once the pension has started.
4. The pension can be transferred only if a Member dies, to one of their dependants.
5. Neither the capital value of the pension nor the income from it as security can be used for borrowing.
6. Before commuting a pension, a minimum amount must be paid in certain circumstances.

There are no maximum draw down limits for new pensions that commenced after 19 September 2007, except for transition to retirement income streams.

Account-based pension

An account-based pension refers to a pension where an account balance is attributable to the Member. That is, the amount supporting the pension is allocated to a separate account for each Member.

There are limited circumstances in which SMSFs can pay non account-based pensions to Members. (For further information see Superannuation Determination SD 2004/1 available from the ATO (Australian Tax Office) website).

Minimum annual payments

The Trustees must pay a minimum amount each year to a Member from that Member’s pension account. The minimum amount is worked out by multiplying the Member’s pension account balance by a percentage factor. The amount is rounded to the nearest 10 whole dollars.

The following table shows the relevant percentage factor based on the Member’s age.

Age	Percentage of account balance
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

Account balance means:

- the pension account balance on 1 July in the financial year in which the payment is made, or
- if the pension commences during the financial year - the balance on the commencement day, or
- if the amount of the pension account balance is less than the withdrawal benefit that the Member would be entitled to if the pension was to be fully commuted – the amount of the withdrawal benefit.

Where the pension commences after 1 July, the minimum payment amount for the first year is calculated proportionately to the number of days remaining in the financial year, starting from the commencement day.

That is, you multiply the minimum payment amount by the remaining number of days in the financial year divided by 365 (or 366 in a leap year).

Minimum payment amount = minimum payment amount x remaining number of days /365 (or 366).

If the pension commences on or after 1 June, no minimum payment is required to be made for that financial year.

Certain payments cannot be used to boost a Member's pension

Once a pension has begun to be paid to the Member no further amounts can be added to the capital from which the pension is being paid. This means the Member's pension account cannot be increased by contributions or rollover amounts.

Transfer of pension

If a Member dies the pension can only be transferred or paid to another person who:

- is a dependant of the Member, which includes:
 - a surviving spouse or de facto spouse
 - a child of the deceased who is under 18 years of age
 - a child of the deceased aged between 18 years and 25 years of age, who was financially dependant on the deceased
 - a child of the deceased aged 18 years of age or over, who has a permanent disability
 - any person who relied on the deceased for financial maintenance at the time of their death, or
 - any person who lived with the deceased in a close personal relationship where one or both of them provided financial and domestic support and personal care.

Capital value of pension cannot be used as security for borrowings

When applying for loans, Members cannot use the capital value of the pension or the income from it as security for a borrowing.

Minimum payment prior to commutation

If a pension that commenced after 19 September 2007 is to be commuted, at least a minimum amount must be paid from the pension beforehand.

The minimum payment(s) must occur in the financial year in which the commutation is to take place. The amount paid must be at least the pro rata of the minimum annual payment amount.

For pensions that commence in the same financial year in which they are commuted, the pro-rata minimum payment amount is calculated based on the number of days from the start date of the pension to the day it is commuted.

Pro-rata minimum payment amount = minimum annual payment amount x days from start of pension to day pension commuted / 365 (or 366)

The requirement to make a minimum payment prior to commutation does not apply in circumstances where the commutation arises on the death of a Member or where the purpose of the commutation is to:

- Pay a superannuation contributions surcharge liability;
- Give effect to a payment split under the family law provisions; or
- Give effect to a client's right to return a financial product under the Corporations Act 2001.

'Commutation' is a technical term which generally means withdrawing some or all of your money as a lump sum. Some retirement income streams do not allow the withdrawal of a lump sum. These are non-commutable income streams.

Transition to retirement

The transition to retirement measure allows Members who have reached their preservation age, to have access to their superannuation benefits without having to retire or leave their job. This allows Members access to their superannuation by drawing down transition to retirement income streams.

New rules commenced on 1 July 2007.

Income streams which commenced before 1 July 2007 and that complied with the transition to retirement rules at the time satisfy the new requirements and may continue to be paid under the former rules.

Transition to retirement income streams commencing on or after 1 July 2007 requirements:-

- It must be an account-based income stream. This means an account balance must be attributable to the recipient of the income stream.

- The payment of a minimum amount to be made at least annually – currently 4% of the account balance where the Member is under age 65.
- The total payments made in a financial year must be no more than 10% of the account balance (at the start of each year). This is the maximum amount of income stream benefits that can be drawn down each year.
- Restrictions on the commutation of the income stream (except in limited circumstances).
- There is no provision made for an amount or percentage to be left over when the income stream ceases.
- The income stream can be transferred only on the death of the Member to one of their dependants, or cashed as a lump sum to a dependant, non-dependant or the Member's estate.
- The capital value of the income stream and the income from it cannot be used as security for borrowing.

Commutation of transition to retirement income streams

If a transition to retirement income stream is commuted, the resulting lump sum benefit cannot be taken in cash unless the Member satisfies a condition of release with a 'nil' cashing restriction (for example, retirement) or the purpose of the commutation is to:

- cash an unrestricted non-preserved benefit
- pay a superannuation contributions surcharge liability
- give effect to a payment split under family law, or
- ensure a payment can be made to give effect to a release authority or transitional release authority.

Retirement as a Member after commencing of a transition to retirement income stream

If you retire or qualify for another condition of release with a 'nil' cashing restriction (for example if you have a terminal medical condition or a permanent incapacity) after the commencement of a transition to retirement income stream, you have the following options:

- Continue to receive the income stream
- Commute the income stream to purchase another income stream
- Commute the income stream and take the resulting lump sum benefit in cash
- Commute the income stream and roll it back into superannuation

The options available vary depending on the type of income stream that was taken and the time since its commencement. Members should seek professional advice about these options.

Maximum amount of superannuation that can be accessed by Members receiving a transition to retirement pension

There is no specific limit on the amount of superannuation benefits that may be drawn down under the transition to retirement measure however no more than 10% of the account balance, as at the start of the financial year, may be paid each year.

CONTRIBUTIONS

There are a number of terms explained below:

Concessional Contributions

Concessional contributions are 'before-tax' contributions. They are usually tax deductible if tax laws are complied with. The concessional contributions include:

- Super Guarantee (SG) contributions, also called "mandated employer contributions". These are the before-tax minimum level of superannuation contributions that an employer must contribute for eligible employees. The rate is currently 9%. They are made up of:
 - contributions to reduce the employer's potential liability to the Superannuation Guarantee Charge;
 - superannuation guarantee shortfall components, that is, Superannuation Guarantee Charge payments sent to a fund from the Australian Taxation Office (ATO) after the Tax Office has obtained payment of the charge from the employer;
 - contributions made in order to satisfy an obligation under an industrial award or agreement; and

- payments to a fund from the Superannuation Holding Accounts Reserve - this relates to small superannuation accounts.
- Employer contributions made under a salary sacrifice arrangement
- Personal contributions claimed as a tax deduction by a self-employed person
- Personal contributions claimed as a tax deduction that meet eligibility rules.

These contributions in the Fund are taxed at a concessional rate of 15%. There is no limit on concessional contributions as such, however any concessional contributions that exceed specified amounts will be taxed at a rate of 31.5% plus the Medicare Levy, on top of the 15% tax paid by the Fund, imposing a 'concessional contributions cap'.

For those under 50, the limit on concessional contributions is \$50,000 per year. The \$50,000 limit will be indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

Until 30 June 2012 for those aged 50 or more, the limit is \$100,000. If you turn 50 during that period you will be able to use the transitional arrangements. For example, if you turn 50 on 1 January 2011 you will be able to make \$100,000 of contributions in the 2010-2011 and 2011-12 financial years. The \$100,000 limit will not be indexed.

From the 2012-13 financial year, the maximum amount of concessional contributions per annum will return to the indexed \$50,000 amount.

Your employer can claim a tax deduction on superannuation contributions as long as the contributions are required under an industrial award, determination or notional agreement preserving state awards. Employers can claim a full deduction for contributions to superannuation funds made on behalf of their employees under the age of 75.

Self-employed Members are able to claim a full tax deduction for superannuation contributions made until they turn 75 as long as they meet the eligibility criteria. If you wish to claim a deduction for a superannuation contribution, you will have to notify the Fund. You can notify the Fund either at the time you lodge your income tax return, or at the end of the following financial year after the contribution was made, whichever is earlier. You will not be able to vary the notice after this time.

If you wish to claim a tax deduction for a contribution you will need to notify the Trustees before you lodge your income tax return, or before the end of the following financial year after the contribution was made, whichever is the earlier. This notification cannot be varied after this time.

Contributions above the concessional cap count towards the non-concessional contributions cap. If your contributions exceed both the concessional and non-concessional contributions caps in an income year you could end up paying 93% tax on the excess amount.

Non-Concessional Contributions

Non-concessional contributions are also known as 'after-tax' contributions and these contributions include:

- personal contributions for which tax deductions are not claimed
- contributions made by a person's spouse
- transfers from foreign superannuation funds

Non-concessional contributions over a limit of \$150,000 per year are taxed at a rate of 46.5% plus the Medicare levy. The tax liability is levied on the individual who nominates the superannuation fund to release monies to pay the liability. The balance of the excess contribution will be able to remain in the Fund.

Members under the age of 65 are able to make a contribution of \$450,000 over a three year period under a 'bring forward' option. This means that a Member could contribute \$400,000 in the first year and provided they do not contribute more than \$50,000 for the two subsequent financial years, will not be deemed to have exceeded the cap and consequently will not be taxed at the higher rate.

For existing funds, Members who have made contributions in excess of the transitional limits before 7 December 2006 were able to apply to withdraw these amounts without penalty prior to 30 June 2007. Contributions in excess of the transitional limits made on or after 7 December 2006 are subject to the tax on the excess unless it is a genuine inadvertent breach.

Are there any exemptions from the non-concessional cap?

There are two ongoing exemptions to the non-concessional cap.

The proceeds from the disposal of eligible small business assets are exempt up to a lifetime limit of \$1 million (indexed). The \$1 million exemption may include up to \$500,000 of capital gains that are disregarded under the capital gains tax (CGT) retirement exemption and proceeds from the disposal of assets that qualify for the CGT 15-year exemption. The latter includes pre-CGT assets, assets on which there is no capital gain or loss, and assets disposed of after the permanent disablement of the owner. The proceeds from a settlement for an injury resulting in permanent disablement are also exempt.

What is included in the non-concessional cap?

The cap applies to all non-concessional contributions made on behalf of an individual. For example, contributions made by one spouse for the benefit of the other spouse will be counted against the receiving spouse's cap.

The Government co-contribution is not included in the cap.

Contributions above the concessional cap also counts towards the non-concessional contributions cap.

Non-concessional contributions are not able to be split with a spouse.

Acceptance of Contributions

Mandated Employer Contributions

The law allows funds to accept mandated employer contributions at any time. This means Trustees may accept mandated employer contributions for a person regardless of the age of the person or the number of hours they work.

For Members under 65 Years of Age

The Fund can accept any contributions made in respect of a Member under 65. If the Member is under the age of 18 at 30 June, they would need to derive eligible employment income or business income in the income year before income tax deductions for superannuation can be claimed.

Members Aged 65 but Less than 70

For a Member in this age group, the Fund can accept personal contributions or employer contributions that are not mandated employer contributions during a financial year provided they can demonstrate that, in that financial year, they were gainfully employed on at least a part-time basis.

Gainful employment means employment or self employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. For this reason a person who only receives passive income such as trust distributions or dividend income would also fail to meet the gainful employment test.

In order to meet the work test, Members must have worked at least 40 hours in a period of not more than 30 consecutive days. This amount of paid work only has to be demonstrated once each financial year. For example, a person who has worked 40 hours in a fortnight will be able to make contributions for the rest of the financial year.

Member aged 70 but less than 75

If the Member is between 70 and 74 years of age the contributions can only be accepted if they are received on or before the date 28 days after the end of the month in which the Member turns 75.

Members Aged 75 or over

The Trustees may only accept mandated employer contributions.

Caps on Contributions

Fund-capped contributions are contributions by, or on behalf of, the Member to the Fund. However fund-capped contributions do not include employer contributions made in respect of the Member; contributions arising from structured settlements or orders made for personal injuries; relating to the sale

of certain small business assets; payments from the Commissioner of Taxation in relation to superannuation guarantee shortfall components; transfers from the Superannuation Holding Account; Government co-contributions and contributions covered by a valid and acknowledged notice under section 290-170 of the Income Tax Assessment Act, 1997.

The Fund cannot accept any fund-capped contributions in a financial year that exceed:

- for Members 64 years of age or less on 1 July of the financial year, three times the non-concessional contributions cap amount.
- For Members between 65-75 on 1 July of the financial year, the non-concessional cap amount.

Any amount provided to the Fund in excess of those amounts must be returned to the Member.

Eligible Spouse Contributions

Eligible spouse contributions may be accepted by the Fund at any time if the spouse is under the age of 65. If the spouse is aged 65 but under 70, eligible spouse contributions may be only accepted if the spouse is at least gainfully employed on a part-time basis. If the spouse is 70 or over, the Fund cannot accept eligible spouse contributions. There are no age limits or employment tests for the person making the contributions.

Superannuation Contributions Splitting

Certain contributions can be split with a spouse. Superannuation contributions that can be split include:

- employer contributions
- personal contributions
- allocated surplus contribution amounts
- amounts transferred from the superannuation holding accounts special account
- superannuation guarantee charge amounts from the Tax Office, and
- super co-contribution amounts.

Members can apply to split an amount of either or both taxed splittable contributions and untaxed splittable contributions. The application must be made either:

- in the following financial year (ie the application must be made between 1 July and 30 June in the financial year following the year in which the contributions were made), or
- during the financial year if the entire benefit is to be rolled over or transferred before the end of that financial year.

The maximum splittable amount for any financial year is :

- for taxed splittable contributions, the lesser of:
 - the concessional contributions and
 - concessional contributions cap for that financial year, and
- for untaxed splittable employer contributions, 100% of the concessional contributions cap for that financial year.

For income tax purposes, amounts split to a spouse's account are treated as a contributions splitting eligible termination payment (ETP) and are taken to have been rolled over to the spouse's account.

If you have an employer, who is an Employer Sponsor or a Participating Employer of the Fund, they may contribute part of your income to the Fund and in this case contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

Super Co-Contributions

If you earn less than \$60,342 a year, make personal super contributions and are otherwise eligible, the Government will make a Super Co-contribution to your Fund.

If your total income for tax purposes (assessable income plus reportable fringe benefits) is \$30,342 (2008/09 financial year) or less a year, the Government will put in one dollar and fifty cents for every dollar you put into your super, up to a maximum Super Co-contribution of \$1,500 a year.

The eligibility criteria for the Super Co-contribution have been widened to include more people.

You will be eligible for the Super Co-contribution in a year of income if:

- you make personal superannuation contributions to a complying superannuation fund or a Retirement Savings Account (RSA);

- your total income (assessable income plus reportable fringe benefits) is less than \$60,342;
- 10% or more of your total income is from eligible employment;
- you do not hold an "eligible temporary resident visa" at any time during the year;
- you lodge an income tax return for the year of income; and
- you are less than 71 years old at the end of the year of income

When your income is more than \$30,342 but less than \$60,342 (2008/09 financial year) a year of income, your Super Co-contribution will be adjusted based on your income and how much you personally contribute. The maximum amount of co-contributions is reduced by 5 cents for each \$1 your total income is over \$30,342 phasing out completely where your total income is \$60,342 or more.

The co-contribution scheme has also been extended to include the self-employed. If you are self-employed and you meet the criteria for eligibility above you may be entitled to government co-contribution.

Employment Termination Payments

From 1 July 2007, the tax treatment of certain payments made in consequence of the termination of employment (called eligible termination payments until 1 July 2007) changed.

Transitional arrangements applied to payments made between 1 July 2007 and 30 June 2012 if you were entitled, as at 9 May 2006, to such a payment specified under:

- a written contract
- an Australian or foreign law (or an instrument under such a law), or
- a workplace agreement under the Workplace Relations Act 1996.

These documents must do this by referring to the amount of the payment or a method or formula to work it out. It may allow you to choose how the payment is made – for example, as a payment made in kind, such as shares.

The transitional employment termination arrangements do not apply to employment termination payments made on death.

You can read further information on this topic on the ATO website, "Employment termination payments" NAT 70643.

An employment termination payment is a lump sum payment made in consequence of the termination of employment. It can include:

- amounts for unused rostered days off
- amounts in lieu of notice
- a gratuity or 'golden handshake'
- an employee's invalidity payment (for permanent disability, other than compensation for personal injury), and
- certain payments after the death of an employee.

Employment termination payments do not include:

- a payment for unused annual leave or unused long service leave, or
- the tax-free part of a genuine redundancy payment or an early retirement scheme payment.

Transitional employment termination payments may be rolled over into superannuation.

Transitional termination payments may be:

- contributed (in full or in part) to your superannuation fund, or
- used (in full or in part) to buy a superannuation annuity before 1 July 2012.

Transitional employment termination payments that are not rolled over

Any invalidity or pre-July 1983 amounts that form part of a transitional employment termination payment are tax-free.

The tax on any remaining, taxable component will depend on your age, as shown in the following table.

Your age	Tax on taxable component of transitional employment termination payments
Under preservation* age on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.
Preservation age* or over on the last day of the income year in which the payment is made.	<ul style="list-style-type: none"> • Up to \$145,000 – taxed at a maximum rate of 15% plus Medicare levy. • Amount over \$145,000 and up to \$1 million – taxed at a maximum rate of 30% plus Medicare levy. • Amount over \$1 million – taxed at the top marginal tax rate plus Medicare levy.

* Preservation age is the age at which retirees can access their superannuation benefits generally when they retire. They are set out in this PDS.

Concessional thresholds for transitional employment termination payments

The lower threshold of \$145,000 in the above table is for the 2008–09 income year, indexed annually. The upper cap amount of \$1 million is not indexed.

These thresholds apply to the taxable components of all the transitional termination payments you receive during the transitional period, not just those you receive in any one income year. That is, when determining the tax on the taxable component, you must take into account any transitional employment termination payments received during earlier income years in the transitional period. This includes any directed termination payments, see below. However, these thresholds do not apply to employment termination payments that don't qualify for the transitional arrangements. That is, when applying the thresholds to transitional employment termination payments you do not need to take into account any employment termination payments that don't qualify for the transitional arrangements.

Directed termination payments

A directed termination payment is a transitional employment termination payment that you direct the payer to make to a complying superannuation plan or to purchase a superannuation annuity.

If you choose a directed termination payment, the payer must comply with the direction and give you the details of how the payment is made up.

When a directed termination payment is made on your behalf, the payment is tax-free. However, the taxable component of the payment will be included in the assessable income of the superannuation fund.

Information About Amounts Debited to the Fund and Your Account

Under the Governing Rules, the Trustees may debit your account with expenses to pay taxes, administrative and other expenses, to pay for insurance policies or premiums for third party annuities and other taxes in accordance with the governing rules, subject to complying with the law.

The Trustees can create an equalisation account which is to be used to stabilise the investment earnings of the Fund and to provide for expenses as the Trustees consider appropriate, however this is subject to superannuation law.

Investments

The Trustees must determine an investment strategy that will indicate how the Trustees will invest.

The strategy must reflect the purpose and circumstances of the Fund and have regard to investing in a way to maximise Member returns bearing in mind the risks, diversification and the ability of the Fund to pay benefits and other costs of the Fund as they become due.

All investments must be made in accordance with the investment strategy.

The Trustees have a defence to an action for loss or damage suffered as a result of the Trustees making an investment where the Trustees can show that the investment was made in accordance with an investment strategy formulated in accordance with superannuation law.

Trustees cannot lend money or provide financial assistance to a Member or their relative. The Trustees cannot borrow money except in very limited circumstances as provided by superannuation law.

Assets cannot be acquired from a related party although there are some very limited exceptions, for example, if the asset is a listed security acquired at market value or the asset is business real property. Business real property usually relates to land and buildings used wholly and exclusively in a business that is associated with the Members.

INFORMATION ABOUT RISKS ASSOCIATED WITH THE FUND

The Fund must invest in accordance with its investment strategy determined by the Trustees.

The value of the Fund's assets may be increased or reduced by changes in asset prices. Accordingly the value of your benefit may be reduced. This could affect the Trustees' capacity to make benefit payments to you.

In some cases if your benefit is a pension then there may be a decrease in benefit or pension amounts payable to you if the value of the assets in the Fund decreases.

In other cases, if you receive a complying pension, the Trustees may bear the risk of the asset being insufficient to make payments to you.

If a benefit is commuted the Trustees may purchase an annuity from a life assurance company or other provider and you will have a regular income and normally the risk will then be borne by that provider.

Trustees choose the investments in accordance with their investment strategy. If the Trustees offer more than one strategy you may choose the appropriate strategy but you cannot choose investments the Trustees are to make within the strategy.

There are risks in choosing to invest in superannuation - superannuation and taxation laws may change. There are also risks in choosing particular investments as all investments are subject to varying risks and generally all change in value.

The significant risks of investing generally include inflation that may exceed the return on your investment. Individual assets can and do fall in value for many reasons such as changes in the internal operations or management of the Fund or company in which the money is invested or in its business environment.

Market risks, market sentiment and economic, technological, political and legal conditions can and do change and this can mean that changes in the value of investment markets can affect the value of the investments in the Fund.

Interest rate risks can arise where there are changes in interest rates which can have a positive or negative impact directly or indirectly on investment value or returns.

There are currency risks if investments are in other countries and if their currencies change in value relatively to the Australian Dollar, the value of the investment can change.

Derivatives can be used to reduce risk, or to gain exposure to other types of investments. Risks associated with these derivatives include the value of the derivative failing to move in line with the underlying asset, potential liquidity of the derivative or the Fund may not be able to meet payment obligations as they arise.

Under the Governing Rules, the Trustees are not liable for any loss or detriment to the Fund unless it is due to the Trustees' dishonesty or wilful or reckless failure to exercise the degree of care and diligence necessary.

The Trustees are to be indemnified by the Fund to the maximum extent the law permits.

Changes to superannuation law may affect your ability to access your benefit. Superannuation benefits may be split by agreement or by Court Order with your spouse if you and your spouse permanently separate.

Changes can occur to the taxation of superannuation which may affect the value of your benefit.

If the Trustees borrow in accordance with superannuation law, the Fund may, if the loan is not repaid or terms of the loan not complied with, lose the asset purchased with the borrowed funds or part of its value. See further details about borrowing below.

The Fund must always comply with the definition of a self managed superannuation fund and comply with superannuation law. This amongst other things requires that generally either the Trustees must be identical to the Members or that any corporate Trustee has as its director(s) the identical Member(s). Failure by the Trustees to comply with superannuation and tax law could affect your benefits adversely.

Borrowing

Amendments to the SIS Act in September 2007 allow superannuation funds to borrow money for investment in certain limited circumstances and to enter instalment warrant arrangements. The Governing Rules of the Fund permit borrowing and instalment warrants.

The SIS Act prohibits borrowing by superannuation funds except in limited circumstances. The September 2007 amendments provide:-

- the borrowed money must be applied to the acquisition of an asset that is otherwise permitted to be acquired by the Trustees
- the loan must be a limited recourse loan and the lender's security is limited to the assets bought with that loan
- the asset must not be an in-house asset or other asset not permitted under superannuation law
- the asset must be held on trust for the Fund so that the Fund has a beneficial interest in the asset with the legal title being held by a separate trustee
- The Fund must have a right to acquire the legal title of the asset on payment of one or more instalments.

The provision must be read in conjunction with other sections of the SIS Act such as the sole-purpose test, investment strategy requirement, related-party acquisition rules, in-house asset rules, prohibition against charging and arms length dealing requirements.

See also Taxpayer Alert 2008/5 available at www.ato.gov.au and for more general information "Instalment warrants and super funds - questions and answers" available at <http://ato.gov.au/super/content.asp?doc=/Content/00132054.htm>.

Cashing rules

Before 10 May 2006 Trustees were required to pay benefits to Members who were over age 65 and did not meet the work test; or 75 years of age (regardless of their work status).

The compulsory cashing rule was abolished with effect from 10 May 2006.

This means that there is no forced payment of benefits out of superannuation funds after age 65.

Government Age Pension Arrangements

Effect of the pension assets test on pensioners, including age pensioners

The pension assets test taper rate has been halved from 20 September 2007 so that recipients only lose \$1.50 of pension per fortnight (rather than \$3) for every \$1,000 of assets above the relevant threshold.

This applies to the following payments:

- age and service pension;
- disability support pension;
- carer payment;

- wife pension;
- widow B pension; and
- bereavement allowance.

How has the assets test changed for people with complying income streams

The 50 per cent assets test exemption for purchased ‘complying’ income streams has been removed. This change applies only to income streams purchased on or after 20 September 2007. It does not affect ‘complying’ income streams purchased before this date.

The income test

The income test treatment of superannuation pensions has not changed. Income streams with a term of greater than five years are assessed under the income test on the basis of the gross annual income from the product reduced by an annual allowance for return of capital. Income streams with a term of less than five years are assessed under the social security deeming rules.

TAXATION

You should seek taxation advice from your accountant.

Below is some information about tax and superannuation.

Tax on Payments from a Superannuation Fund

Superannuation benefits paid from a taxed fund either as a lump sum or as an income stream (such as a pension) are tax free for people aged 60 or more. All pensions that meet the simplified minimum standards are taxed the same on payment. This includes pensions that were already commenced by the Fund prior to 1 July 2007.

Pension payments for individuals aged under 60 are taxed but are eligible for a 15 per cent offset with any exempt component being tax free. Once the pension recipient turns age 60, their pension will be tax free.

A person receiving an income stream from an untaxed source will become eligible for a 10 per cent tax offset after the age of 60.

If you choose to take your benefits in pension form, then earnings on the assets supporting that pension will be exempt from tax. Earnings on other assets will be subject to tax as assessable income of the Fund at 15 per cent.

“Reasonable Benefit Limits” are no longer relevant as they have been abolished.

Tax on Money Transferred

There is no tax if you transfer money from one superannuation fund to another, unless the amount transferred contains an untaxed component.

An untaxed component attracts the 15% tax on contributions and may also be subject to the superannuation tax surcharge.

Tax on Investment Earnings of the Fund

Investment earnings by the Fund are taxed at a maximum rate of 15%, with capital gains taxed normally at 10% in the accumulation phase and if the asset is held for at least 12 months.

Tax File Numbers

What will happen if I don’t give my TFN to the Trustees?

If the Trustees do not have your TFN:

- The Trustees will have to pay additional income tax (called ‘no TFN contributions tax’) on some types of contributions
- The Trustees may not be able to accept some types of contributions, and
- You may miss out on super co-contributions.

TFN Contributions Tax

If you have not quoted your TFN by the end of the financial year and your membership of the Fund commenced:

- before 1 July 2007, the assessable contributions will be taxed an extra 31.5% once those contributions reach \$1,000 in an income year. The extra tax is on all assessable contributions made in the income year, including the first \$1,000, or
- on or after 1 July 2007, all the assessable contributions made during the income year will be taxed an extra 31.5%.

The extra tax on these assessable contributions is in addition to the standard 15% rate of tax payable by superannuation funds on their taxable income.

Taxation of Benefits

Taxation of superannuation payments to a person aged 60 or more

- All lump sum benefits paid from a taxed source to a person aged 60 or over are tax free.
- All pensions paid from a taxed source to a person aged 60 or over are tax free. The tax free status also applies to pension benefits that are already being paid.
- RBLs no longer apply.
- People who receive a lump sum superannuation payment or a pension payment from a taxed source will not need to include it in their tax return.

Taking your superannuation benefits before 60

- Lump sums will comprise two components — an exempt component and a taxable component.
 - The exempt component will be paid tax free and comprise: the pre-July 83 component; the CGT exempt component; the post-June 1994 invalidity component; the concessional component and the non-concessional (post-tax) contributions;
 - The taxable component includes: the current post-July 1983 component and the non-qualifying component. It will be paid tax free up to the low-rate threshold (\$145,000 in 2008/09) and amounts above the threshold will be taxed at 15 per cent. The tax rate will be 20 per cent for individuals aged under 55 years.
- Pension payments for people under age 60 are taxed under the current arrangements, although tax will be lower in some cases.
- The full superannuation pension rebate of 15 per cent will apply to all pensions paid from a taxed source to a person who is aged 55 to 59 years.
- Once the pension recipient turns 60, their pension will be tax free.
- When any part payment of a superannuation benefit is made, the benefit will generally be considered to include both exempt and taxable components with the relevant proportions of each reflecting the proportions such components make up in the total benefit. This will apply to both lump sums and pensions. Existing pensioners will retain the current 'deductible amount' on their pension until they reach age 60 when the benefits become tax free.

Death Benefits

Taxation treatment of death benefits paid to a dependant

If death benefits are paid as a lump sum to a dependant they are tax free. A dependant for these purposes is a spouse or former spouse, a child less than 18, a person with whom the deceased had an interdependency relationship just before he or she died, or any other person who was dependant on the deceased just before he or she died.

If a dependant chooses to take a death benefit as a pension stream, the taxation treatment will depend on the age of the primary beneficiary and dependant.

- If the primary beneficiary was age 60 or over at the time of death, the pension payments to the dependant will be tax free.
- If the primary beneficiary was under age 60 at the time of death, the pension will continue to be taxed at the dependant beneficiary's marginal rate (less any deductible amount and pension rebate). If (or when) the dependant is aged 60 and over, the pension payment will be tax free.

Taxation treatment of benefits paid to a non-dependant

The taxable component of a lump sum paid to a non-dependant will be taxed concessionally at 15 per cent. A pension will not be able to revert or be paid to a non-dependant upon the death of a person. These pensions will be paid out to the non-dependant as a lump sum.

Lump Sum Benefits

You may choose to take a lump sum benefit from your Fund. A super lump sum benefit can include a:

- taxable component, and
- tax-free component.

The **taxable component** is the part of the benefit that is taxable. Though tax must be paid on the entire taxable component, it may include two parts – one where tax has already been paid and one where tax has not yet been paid. These are called taxed and untaxed elements of the taxable component.

- A **taxed element** is the amount of your benefit that has already had tax paid within the Fund. You may need to pay additional tax on it when it is paid out, depending on your age when you take the lump sum. You **may** need to include the taxed element in your tax return.
- An **untaxed element** is the part of your benefit that hasn't had any tax paid on it in the Fund, but is still taxable. You **must** include it in your tax return.

The **tax-free component** is the part of a benefit that is tax-free and is not included in your tax return.

The Fund will need to calculate these components for each benefit that is paid. When a super benefit is paid from a superannuation interest, the tax-free and taxable components are calculated in the same proportion that these components make up the total value of the superannuation interest.

How do funds calculate the tax-free component of a superannuation interest?

The tax-free component of a superannuation interest is the total value of the following segments:

- the contributions segment, and
- the crystallised segment.

The contributions segment generally includes all contributions made from 1 July 2007 that have not been included in the assessable income of the Fund. Typically these would be a Member's personal contributions not claimed as an income tax deduction. Roll-over super benefits are regarded as contributions. However, the taxable component of a roll-over super benefit is not included in the contributions segment.

The crystallised segment includes the following existing components of a superannuation interest that are consolidated into the tax-free component:

- the concessional component
- the post-June 1994 invalidity component
- undeducted contributions
- the capital gains tax (CGT) exempt component, and
- the pre-July 83 component.

The crystallised segment is calculated by assuming that an eligible termination payment (ETP) representing the full value of the superannuation interest is paid just before 1 July 2007.

How do funds calculate the taxable component of a superannuation interest?

The taxable component of the superannuation interest is calculated by subtracting the tax-free component from the total value of the superannuation interest.

Although the taxable component can consist of an element taxed in the Fund and/or an element untaxed in the Fund, the taxable component of a superannuation interest in a taxed fund normally consists solely of an element taxed in the Fund.

PAYG withholding obligations for funds paying lump sum benefits

Age of Member	Tax free component	Taxable component
60 years and over	The entire payment is tax-free after a Member turns 60 and funds are not required to: <ul style="list-style-type: none"> withhold any tax from a payment, or issue a payment summary. 	
Preservation age but under 60	No tax withheld.	<ul style="list-style-type: none"> Amount up to low rate cap – no tax withheld. Amount above low rate cap – withhold tax at the rate of 16.5%
Below preservation age	No tax withheld.	Withhold tax at the rate of 21.5%

If the marginal tax rate(s) applying to the lump sum is less than the rate of withholding applied to the payment, the Member will only be taxed on their taxable component at the marginal tax rate.

If the Member's marginal tax rate is higher than the rate of withholding applied to payment, the Member will receive a tax offset to ensure the rate of tax on the taxable component does not exceed the rate of tax withheld.

The low rate cap is the limit set on the amount of the taxable component of a super lump sum benefit that you can receive at a lower (or nil) rate of tax.

The low rate cap applies if you have reached your preservation age (currently 55 if born before 1 July 1960) but are below 60.

The low rate cap reflects the previous low-rate threshold for eligible termination payments. It has been introduced to keep the existing tax treatment of super lump sum payments between the age of 55 and age 60.

The low rate cap will start at \$145,000 for the 2008-09 income year indexed to average weekly ordinary time earnings (AWOTE) and rounded down to the nearest multiple of \$5,000. The cap does not reduce, even if average weekly ordinary time earnings decrease.

INFORMATION ABOUT LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATION

The Trustees will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustees select, retain or realise an investment. Unless you are notified otherwise the Trustees do not take any such considerations into account however the Trustees may incorporate those things into their investment strategy.

ADDITIONAL INFORMATION-CONTACT DETAILS

If you require further information concerning the Fund or the Governing Rules or your rights as a Member or the Fund's performance you may contact the Trustees whose contact details appear at the beginning of this Product Disclosure Statement.

C - Other Documents

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- Halo - Holdings Report.pdf
- Halo - Income Report.pdf
- 2023 BGL General Ledger.pdf
- Halo - Activity Report.pdf
- CMC - Trading Account Stmt.pdf
- Halo - Capital Gains Tax Report.pdf
- APSEC Fund Management.pdf
- Domacom Fund - AnnualStatement.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

27 July 2023

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
1419 Mount Alford Road
Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Attribution Managed Investment Trust Member Annual (AMMA) Statement
For the year ended 30 June 2023
Atlantic Pacific Australian Equity Fund

Part A - Your Details

You are recorded as being: Superannuation Fund
Australian Tax File Number (TFN) / ABN Quoted: Provided
Country of residence at 30 Jun 2023: Australia

Part B - Summary of 2023 Tax Return (supplementary section) Items

	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.00	13U
Franked distributions from trusts	165.15	13C
Other deductions relating to non-primary production income	0.00	13Y
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for tax withheld where Australian business number not quoted	0.00	13P
Share of franking credit from franked dividends	165.15	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Early stage venture capital limited partnership: current year tax offset	0.00	T7K
Early stage investor: current year tax offset	0.00	T8L
Other refundable tax offsets: Exploration credits	0.00	T9 (Code E)
Net capital gain	1,138.23	18A
Total current year capital gains	1,408.18	18H
Credit for foreign resident capital gains withholding amounts	0.00	18X
CFC Income	0.00	19K
Transferor trust income	0.00	19B
Assessable foreign source income	0.00	20E
Other net foreign source income	0.00	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offsets *	0.00	20O

* The foreign income tax offset represents foreign income tax offsets in respect of both foreign income and foreign capital gains derived by the Fund. Foreign income tax offsets on foreign capital gains have not been reduced by the capital gains tax discount.

Please retain this statement for Income Tax Purposes

Part C Component of attribution	Cash Distribution	Tax Paid/Franking Credit (grossed up)	Attribution	Tax return Label
Australian Income				
Interest (subject to withholding tax)	0.00		0.00	
Interest (not subject to withholding tax)	0.00		0.00	
Dividends: unfranked amount	0.00		0.00	
Dividends: unfranked amount declared to be CFI	0.00		0.00	
Dividends: unfranked amount not declared to be CFI	0.00		0.00	
Dividends: less LIC capital gain deduction	0.00		0.00	
Other assessable Australian income	0.00		0.00	
NCMI - Non-primary production	0.00		0.00	
Excluded from NCMI - Non-primary production	0.00		0.00	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.00		0.00	13U
Dividends: Franked amount	0.00	165.15	165.15	13C/13Q
Capital gains				
Capital gains discount - Taxable Australian property	0.00		0.00	
Capital gains discount - Non-Taxable Australian property	269.95	0.00	269.95	
Capital gains other - Taxable Australian property	0.00		0.00	
Capital gains other - Non-Taxable Australian property	868.28	0.00	868.28	
NCMI capital gains	0.00		0.00	
Excluded from NCMI capital gains	0.00		0.00	
Net capital gain	1,138.23	0.00	1,138.23	18A
AMIT CGT gross up amount	0.00		269.95	
Other capital gains distribution	269.95		0.00	
Total current year capital gains	1,408.18	0.00	1,408.18	18H
Foreign income				
Other net foreign source income	0.00	0.00	0.00	20M/20O
Assessable foreign source income	0.00	0.00	0.00	20E
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	20F
CFC income	0.00		0.00	19K
Transferor trust income	0.00		0.00	19B
Total foreign income	0.00	0.00	0.00	
Tax offsets				
	Amount	Tax return label		
Franking credit tax offset (including Australian franking credits from a New Zealand franking company)	165.15	13Q / 20F		
Foreign income tax offset	0.00	20O		
Total tax offsets	165.15			

<u>Other non-assessable amounts and cost base details</u>	Cash distribution	Attribution/Amount	Other amount
Net exempt income	0.00	0.00	
Non-assessable non-exempt amount	0.00	0.00	
Other non-attributable amounts	0.00		
Gross cash distribution	1,408.18		1,408.18
AMIT cost base net amount - excess (decrease)			0.00
AMIT cost base net amount - shortfall (increase)			0.00
<u>Other amounts deducted from trust distribution</u>	Cash Amount	Tax return label	
TFN amounts withheld	0.00	13R	
Non-resident withholding tax deducted	0.00		
Other expenses	0.00	13Y	
Credit for foreign resident capital gains withholding	0.00	18X	
Net cash distribution	1,408.18		

13 January 2023

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Distribution Statement

Atlantic Pacific Australian Equity Fund

This statement details the distribution for your holdings with APSEC Funds Management Pty Ltd in the above fund for the period 01 July 2022 to 31 December 2022.

Distribution Details

Cash Distribution Rate

\$0.02440758

Date	Unit Balance Before Distribution	Gross Distribution (\$)	Withholding Tax (\$) *	Net Payment Payments (\$)	Method	Unit Price	Units Reinvested	Unit Balance After Distribution
31-12-2022	24,504.2317	598.08	0.00	598.08	Reinvestment	1.3053	458.1935	24,962.4252

Investor Details

Name	TFN/ABN Quoted
Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>	Yes

Note:

*Tax has been deducted if you are a non-resident or where you have not advised your Tax File Number (TFN) / Australian Business Number (ABN). The withholding tax amount is calculated on the attribution amount of your distribution.

Should you have any questions regarding this statement please contact our Unit Registry Office on 1300 133 451 or by email: registry@apexgroup.com.

Please send all mail correspondence to Apex Fund Services Pty Ltd at GPO Box 4968, Sydney NSW 2001.

25 July 2023

Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>
 1419 Mount Alford Road
 Lake Moogerah QLD 4309

Investor Number : APAEF-105-10282

Distribution Statement

Atlantic Pacific Australian Equity Fund

This statement details the distribution for your holdings with APSEC Funds Management Pty Ltd in the above fund for the period 01 January 2023 to 30 June 2023.

Distribution Details

Cash Distribution Per Unit

\$0.03245279

Date	Unit Balance Before Distribution	Gross Distribution (\$)	Withholding Tax (\$)*	Net Payment (\$)	Method	Unit Price	Units Reinvested	Unit Balance After Distribution
30-06-2023	24,962.4252	810.10	0.00	810.10	Reinvestment	1.2069	671.2238	25,633.6490 ✓

Investor Details

Name
 Mr John Ward & Mrs Sarah Jane Ward <Ward Superannuation Fund>

TFN/ABN Quoted
 Yes

Note:

Gross Distribution is equal to Unit Balance Before Distribution multiplied by Cash Distribution Per Unit.

*Tax has been deducted if you are a non-resident or where you have not advised your Tax File Number (TFN) / Australian Business Number (ABN). The withholding tax amount is calculated on the attribution amount of your distribution.

Should you have any questions regarding this statement please contact our Unit Registry Office on 1300 133 451 or by email: registry@apexgroup.com.

Please send all mail correspondence to Apex Fund Services Pty Ltd at GPO Box 4968, Sydney NSW 2001.

The trustee for Ward Superannuation Fund
1419 MOUNT ALFORD Road
MOOGERAH QLD 4309

Investor Name: The trustee for Ward Superannuation Fund
Investor Number: 020940995
ABN/TFN Status: Quoted
Page: 1 of 7
Date: 17 August 2023

DomaCom Fund ARSN 167 020 626
ANNUAL INVESTOR STATEMENT
Period: 1 July 2022 to 30 June 2023

Dear ,

Please find following your Annual Investment Statement displaying 1 July 2022 to 30 June 2023. A summary of your investment is below, with more detailed reports following.

Movements

Balance as at 31/10/2022	\$0.00
Cash Deposits	\$50,000.00
Cash Used For Purchases	(\$48,223.38)
Units Purchased	\$48,223.38
Income	\$99.50
Income Paid Out	(\$99.20)
Fees	(\$1,699.26)
Unrealised Gain/Loss	(\$2,073.61)
Closing Balance as at 30/06/2023	\$46,227.43

Summary

Cash	\$77.66
Property Units	\$46,149.77
Total Funds Under Management	\$46,227.43

The trustee for Ward Superannuation Fund
1419 MOUNT ALFORD Road
MOOGERAH QLD 4309

Investor Name: The trustee for Ward Superannuation Fund
Investor Number: 020940995
ABN/TFN Status: Quoted
Page: 2 of 7
Date: 17 August 2023

DomaCom Fund ARSN 167 020 626
ANNUAL INVESTOR STATEMENT
Period: 1 July 2022 to 30 June 2023

DMC0002AU Retail Cash Pool

Date	Transaction Type	Units	Unit Price	Amount	Balance
30 June 2022	Opening balance	0.00	\$0.00		\$0.00
1 November 2022	Cash Deposit	50,000.00	\$1.00	\$50,000.00	
23 November 2022	ASR Wealth Advisers Adviser Fee incurred for 58 Pass Road, Rokeby, TAS, 7019	1,699.26	\$1.00	\$1,699.26	
23 November 2022	Purchase of sub-fund units DMC6060AU	48,223.38	\$1.00	\$48,223.38	
30 November 2022	Interest - accrued	97.67	\$1.00	\$97.67	
8 December 2022	Interest - paid out	97.67	\$1.00	\$97.67	
31 December 2022	Interest - accrued	0.30	\$1.00	\$0.30	
6 January 2023	Interest - paid out	0.30	\$1.00	\$0.30	
31 January 2023	Interest - accrued	0.22	\$1.00	\$0.22	
7 February 2023	Interest - paid out	0.22	\$1.00	\$0.22	
28 February 2023	Interest - accrued	0.22	\$1.00	\$0.22	
6 March 2023	Interest - paid out	0.22	\$1.00	\$0.22	

The trustee for Ward Superannuation Fund
1419 MOUNT ALFORD Road
MOOGERAH QLD 4309

Investor Name: The trustee for Ward Superannuation Fund
Investor Number: 020940995
ABN/TFN Status: Quoted
Page: 3 of 7
Date: 17 August 2023

DomaCom Fund ARSN 167 020 626
ANNUAL INVESTOR STATEMENT
Period: 1 July 2022 to 30 June 2023

DMC0002AU Retail Cash Pool

Date	Transaction Type	Units	Unit Price	Amount	Balance
31 March 2023	Interest - accrued	0.28	\$1.00	\$0.28	
6 April 2023	Interest - paid out	0.28	\$1.00	\$0.28	
30 April 2023	Interest - accrued	0.24	\$1.00	\$0.24	
4 May 2023	Interest - paid out	0.24	\$1.00	\$0.24	
31 May 2023	Interest - accrued	0.27	\$1.00	\$0.27	
6 June 2023	Interest - paid out	0.27	\$1.00	\$0.27	
30 June 2023	Interest - accrued	0.30	\$1.00	\$0.30	
30 June 2023	Closing balance	77.66	\$1.00		\$77.66

* This figure includes costs and expenses which are included within the cost of a campaign as per the Product Disclosure Statement

This figure includes execution processing fees as per the Liquidity Facility Terms And Conditions

The trustee for Ward Superannuation Fund
1419 MOUNT ALFORD Road
MOOGERAH QLD 4309

Investor Name: The trustee for Ward Superannuation Fund
Investor Number: 020940995
ABN/TFN Status: Quoted
Page: 4 of 7
Date: 17 August 2023

DomaCom Fund ARSN 167 020 626
ANNUAL INVESTOR STATEMENT
Period: 1 July 2022 to 30 June 2023

DMC0002AU Retail Cash Pool

Date	Transaction Type	Units	Unit Price	Amount	Balance
MER Fees		Fee Excluding GST	GST	Fee Including GST	
	Opening balance	\$0.00	\$0.00	\$0.00	
	Fees accrued	\$6.16	\$0.61	\$6.77	
	Fees deducted	(\$6.15)	(\$0.61)	(\$6.76)	
	Closing balance	\$0.01	\$0.00	\$0.01	

The trustee for Ward Superannuation Fund
1419 MOUNT ALFORD Road
MOOGERAH QLD 4309

Investor Name: The trustee for Ward Superannuation Fund
Investor Number: 020940995
ABN/TFN Status: Quoted
Page: 5 of 7
Date: 17 August 2023

DomaCom Fund ARSN 167 020 626
ANNUAL INVESTOR STATEMENT
Period: 1 July 2022 to 30 June 2023

DMC6060AU 58, 66 & 68 Pass Road, Rokeby, TAS, 7019

Date	Transaction Type	Units	Unit Price ^	Amount	Balance
30 June 2022	Opening balance	0.00	\$0.00		\$0.00
23 November 2022	Issue of new sub-fund units	48,223.38	\$1.00	\$48,223.38 *	
30 June 2023	Closing balance	48,223.38	\$0.957		\$46,149.77

* This figure includes costs and expenses which are included within the cost of a campaign as per the Product Disclosure Statement

This figure includes execution processing fees as per the Liquidity Facility Terms And Conditions

^ These figures are based on provisional prices only for the investment funds and subject to the receipt of firm prices from the appointed Fund Administrator

Fees and Indirect Costs	Fee Excluding GST	GST	Fee Including GST
Management Fees			
MER Fees	\$145.96	\$14.59	\$160.55
Additional Fees and Costs			
Property Outgoings			\$446.52
Indirect Fund Expenses			\$758.78

The trustee for Ward Superannuation Fund
1419 MOUNT ALFORD Road
MOOGERAH QLD 4309

Investor Name: The trustee for Ward Superannuation Fund
Investor Number: 020940995
ABN/TFN Status: Quoted
Page: 6 of 7
Date: 17 August 2023

DomaCom Fund ARSN 167 020 626
ANNUAL INVESTOR STATEMENT
Period: 1 July 2022 to 30 June 2023

Distribution Method	Bank	Account Name	BSB	Account Number
100% paid to bank account	Great Southern Bank	Francis John Ward & Sarah Jane Ward ATF Ward Super	814-282	50877339

Interest and Net Income received and paid out to your bank account	\$99.20
Interest and Net Income received and reinvested into your current cash fund in the DomaCom fund	\$0.00
Total Interest and Net Income received	\$99.20

The trustee for Ward Superannuation Fund
1419 MOUNT ALFORD Road
MOOGERAH QLD 4309

Investor Name: The trustee for Ward Superannuation Fund
Investor Number: 020940995
ABN/TFN Status: Quoted
Page: 7 of 7
Date: 17 August 2023

DomaCom Fund ARSN 167 020 626
ANNUAL INVESTOR STATEMENT
Period: 1 July 2022 to 30 June 2023

CONTACT US

Enquiries: 1300 365 930
Email: clientservices@domacom.com.au
Fax: (03) 9670 9742
Web: www.domacom.com.au
Post: GPO Box 1866 Melbourne, VIC 3001

Melbourne Securities Corporation Ltd
(AFSL 428289) ABN 57 160 326 545
is the Trustee for the DomaCom Fund.

COMPLAINTS

If you have a complaint the Responsible Entity has internal and external dispute resolution procedures in place to deal with investor complaints. If you have a complaint please contact either the Manager (DomaCom Australia Limited ABN 33 153 951 770) on 1300 365 930 or the Responsible Entity (Melbourne Securities Corporation Ltd ABN 57 160 326 545) on 1300 798 790 or in writing by email to complaints@domacom.com.au / compliance@msc.group. Please provide the following information in your correspondence or discussion: Your contract details including name, address, telephone numbers, email and fax, where applicable; what aspect of DomaCom service it relates to; nature of the concern; relevant dates and parties involved; the relevant remedy sought; and any other relevant information.

The Trustee must consider and deal with complaints within 30 days of receipt. If you are not satisfied with the handling of your complaint or the decision the Trustee has made in relation to your complaint, you may contact the Australian Financial Complaints Authority (AFCA) on 1800 931 678; Mail: GPO Box 3, Melbourne VIC 3001; Website: www.afca.org.au. AFCA will not consider complaints or disputes that have not first been brought forward to DomaCom or MSC Trustees. MSC Trustees is an AFCA member (No. 31446), as is DomaCom (No. 33299).



Halo Technologies Pty Limited
Level 4, 10 Barrack St, Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@halo-technologies.com

Activity Report

Account Number: **748**

Account Name: **Ward Superannuation Fund**

Start Date: **July 1, 2022**

End Date: **June 30, 2023**

All Currency

Report Date	Date Time	Type	Action	Currency	Amount	Ticker	Exchange
June 12, 2023	June 20, 2023, 9:37 a.m.	Withholding Tax	Withholding Tax for NYS.HL	USD	-0.2500	HL	NYS
June 12, 2023	June 20, 2023, 9:37 a.m.	Withholding Tax	Withholding Tax for NYS.HL	USD	-0.1700	HL	NYS
June 12, 2023	June 20, 2023, 9:33 a.m.	Dividend	Dividend for NYS.HL	USD	1.1300	HL	NYS
June 15, 2023	June 16, 2023, 3:10 p.m.	Withholding Tax	Withholding Tax for NYS.KGC	USD	-1.4800	KGC	NYS
June 15, 2023	June 16, 2023, 2:41 p.m.	Dividend	Dividend for NYS.KGC	USD	9.8400	KGC	NYS
June 12, 2023	June 13, 2023, 2:41 p.m.	Dividend	Dividend for NYS.HL	USD	1.6900	HL	NYS
March 27, 2023	March 30, 2023, 4:02 p.m.	Withholding Tax	Withholding Tax for NYS.HL	USD	-0.1700	HL	NYS
March 27, 2023	March 30, 2023, 4:01 p.m.	Withholding Tax	Withholding Tax for NYS.HL	USD	-0.2500	HL	NYS
March 27, 2023	March 30, 2023, 4 p.m.	Dividend	Dividend for NYS.HL	USD	1.1200	HL	NYS
March 27, 2023	March 28, 2023, 3:57 p.m.	Dividend	Dividend for NYS.HL	USD	1.6874	HL	NYS
March 23, 2023	March 24, 2023, 6:29 p.m.	Withholding Tax	Withholding Tax for NYS.KGC	USD	-1.4800	KGC	NYS
March 23, 2023	March 24, 2023, 6:28 p.m.	Dividend	Dividend for NYS.KGC	USD	9.8400	KGC	NYS
Dec. 15, 2022	Dec. 16, 2022, 6:17 p.m.	Withholding Tax	Withholding Tax for NYS.KGC	USD	-1.4800	KGC	NYS
Dec. 15, 2022	Dec. 16, 2022, 6:17 p.m.	Dividend	Dividend for NYS.KGC	USD	9.8400	KGC	NYS
Dec. 7, 2022	Dec. 8, 2022, 6:44 p.m.	Withholding Tax	Withholding Tax for NYS.HL	USD	-0.2500	HL	NYS
Dec. 7, 2022	Dec. 8, 2022, 6:14 p.m.	Dividend	Dividend for NYS.HL	USD	1.6900	HL	NYS
Sept. 2, 2022	Sept. 6, 2022, 4:54 p.m.	Withholding Tax	Withholding Tax for NYS.HL	USD	-0.2500	HL	NYS
Sept. 2, 2022	Sept. 6, 2022, 4:54 p.m.	Dividend	Dividend for NYS.HL	USD	1.6900	HL	NYS
Sept. 2, 2022	Sept. 6, 2022, 4:54 p.m.	Withholding Tax	Withholding Tax for NYS.HL	USD	-0.1700	HL	NYS
Sept. 2, 2022	Sept. 6, 2022, 4:53 p.m.	Dividend	Dividend for NYS.HL	USD	1.1300	HL	NYS
Sept. 1, 2022	Sept. 2, 2022, 3:54 p.m.	Withholding Tax	Withholding Tax for NYS.KGC	USD	-1.4800	KGC	NYS
Sept. 1, 2022	Sept. 2, 2022, 3:26 p.m.	Dividend	Dividend for NYS.KGC	USD	9.8400	KGC	NYS

USD

Report Date	Date Time	Type	Action	Amount	Ending Cash	Ticker	Exchange
June 12, 2023	June 20, 2023, 9:37 a.m.	Withholding Tax	Withholding Tax for NYS.HL	-0.2500	111.0881	HL	NYS
June 12, 2023	June 20, 2023, 9:37 a.m.	Withholding Tax	Withholding Tax for NYS.HL	-0.1700	111.3381	HL	NYS

Report Date	Date Time	Type	Action	Amount	Ending Cash	Ticker	Exchange
June 12, 2023	June 20, 2023, 9:33 a.m.	Dividend	Dividend for NYS.HL	1.1300	111.5081	HL	NYS
June 15, 2023	June 16, 2023, 3:10 p.m.	Withholding Tax	Withholding Tax for NYS.KGC	-1.4800	110.3781	KGC	NYS
June 15, 2023	June 16, 2023, 2:41 p.m.	Dividend	Dividend for NYS.KGC	9.8400	111.8581	KGC	NYS
June 12, 2023	June 13, 2023, 2:41 p.m.	Dividend	Dividend for NYS.HL	1.6900	102.0181	HL	NYS
March 27, 2023	March 30, 2023, 4:02 p.m.	Withholding Tax	Withholding Tax for NYS.HL	-0.1700	100.3281	HL	NYS
March 27, 2023	March 30, 2023, 4:01 p.m.	Withholding Tax	Withholding Tax for NYS.HL	-0.2500	100.4981	HL	NYS
March 27, 2023	March 30, 2023, 4 p.m.	Dividend	Dividend for NYS.HL	1.1200	100.7481	HL	NYS
March 27, 2023	March 28, 2023, 3:57 p.m.	Dividend	Dividend for NYS.HL	1.6874	99.6281	HL	NYS
March 23, 2023	March 24, 2023, 6:29 p.m.	Withholding Tax	Withholding Tax for NYS.KGC	-1.4800	97.9407	KGC	NYS
March 23, 2023	March 24, 2023, 6:28 p.m.	Dividend	Dividend for NYS.KGC	9.8400	99.4207	KGC	NYS
Dec. 15, 2022	Dec. 16, 2022, 6:17 p.m.	Withholding Tax	Withholding Tax for NYS.KGC	-1.4800	89.5807	KGC	NYS
Dec. 15, 2022	Dec. 16, 2022, 6:17 p.m.	Dividend	Dividend for NYS.KGC	9.8400	91.0607	KGC	NYS
Dec. 7, 2022	Dec. 8, 2022, 6:44 p.m.	Withholding Tax	Withholding Tax for NYS.HL	-0.2500	81.2207	HL	NYS
Dec. 7, 2022	Dec. 8, 2022, 6:14 p.m.	Dividend	Dividend for NYS.HL	1.6900	81.4707	HL	NYS
Sept. 2, 2022	Sept. 6, 2022, 4:54 p.m.	Withholding Tax	Withholding Tax for NYS.HL	-0.2500	79.7807	HL	NYS
Sept. 2, 2022	Sept. 6, 2022, 4:54 p.m.	Dividend	Dividend for NYS.HL	1.6900	80.0307	HL	NYS
Sept. 2, 2022	Sept. 6, 2022, 4:54 p.m.	Withholding Tax	Withholding Tax for NYS.HL	-0.1700	78.3407	HL	NYS
Sept. 2, 2022	Sept. 6, 2022, 4:53 p.m.	Dividend	Dividend for NYS.HL	1.1300	78.5107	HL	NYS
Sept. 1, 2022	Sept. 2, 2022, 3:54 p.m.	Withholding Tax	Withholding Tax for NYS.KGC	-1.4800	77.3807	KGC	NYS
Sept. 1, 2022	Sept. 2, 2022, 3:26 p.m.	Dividend	Dividend for NYS.KGC	9.8400	78.8607	KGC	NYS



Halo Technologies Pty Limited
Level 4, 10 Barrack St, Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@halo-technologies.com

Capital Gains Tax Report

Account Number: **748**

Account Name: **Ward Superannuation Fund**

Start Date: **July 1, 2022**

End Date: **June 30, 2023**

Sale Allocation Method: **First In, First Out**

Disclaimer

- Please note that all the currency figures in the report are in AUD

Summary (AUD)

Short Term Capital Gains	0.00	
less Available Capital Losses	0.00	
Total Short Term Capital Gains		0.00
Long Term Capital Gains	0.00	
less Residual Capital Losses	0.00	
Total Long Term Capital Gains		0.00
less CGT Discount @ 50%		0.00
Total Taxable Capital Gains		0.00

Capital Gains - Short Term (AUD)

Stock Ticker	Stock Name	Exchange	Purchase Date	Sale Date	Sale Quantity	Cost Basis	Adjustments	Sale Value	Capital Gain
								Total	0.00

Capital Gains - Long Term (AUD)

Stock Ticker	Stock Name	Exchange	Purchase Date	Sale Date	Sale Quantity	Cost Basis	Adjustments	Sale Value	Capital Gain
								Total	0.00

Capital Losses (AUD)

Stock Ticker	Stock Name	Exchange	Purchase Date	Sale Date	Sale Quantity	Cost Basis	Adjustments	Sale Value	Capital Gain
								Total	0.00



Halo Technologies Pty Limited
Level 4, 10 Barrack St, Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@halo-technologies.com

Holdings Report

Account Number: **748**

Account Name: **Ward Superannuation Fund**

At Date: **June 30, 2023**

Cash Holdings

Currency	Amount	AUD Equiv
AUD	0.60	0.60
GBP	269.06	512.05
CAD	0.00	0.00
USD	111.09	166.73
	Total	679.38

Vue Holdings

Vue Name	Ticker	Exchange	Name	Currency	Quantity	Price	Value (local)	Value (AUD)
Stock's I'm Holding	GLD	PSE	SPDR Gold Shares	USD	27	178.27	4,813.29	7,224.03
Stock's I'm Holding	HL	NYS	Hecla Mining Company	USD	450	5.15	2,317.50	3,478.22
Stock's I'm Holding	KGC	NYS	Kinross Gold Corporation	USD	328	4.77	1,564.56	2,348.17
							Total	13,050.42



Halo Technologies Pty Limited
Level 4, 10 Barrack St, Sydney NSW 2000
Phone: +61 2 8294 5993
Email: support@halo-technologies.com

Income Report

Account Number: **748**

Account Name: **Ward Superannuation Fund**

Start Date: **July 1, 2022**

End Date: **June 30, 2023**

Filtered by: **REP**

Disclaimer:

- The Gross Amount (AUD) and Tax Withheld (AUD) are calculated using an indicative daily rate for transactions in foreign currencies.
- N/A - Data not available. Please note that Franking information is not available through our data feed from Factset. Please review any unavailable data prior to submitting your tax return

Local Income

No local income to report for this period

Foreign Income

Name	Ticker	Exchange	Pay Date	Currency	Quantity	Gross Amount	Tax Withheld	Gross Amount (AUD)	Tax Withheld (AUD)
Kinross Gold Corporation	KGC	NYS	Sept. 1, 2022	USD	328	9.84	-1.48	14.49	-2.18
Hecla Mining Company	HL	NYS	Sept. 2, 2022	USD	450	2.82	-0.42	4.14	-0.62
Hecla Mining Company	HL	NYS	Dec. 7, 2022	USD	450	1.69	-0.25	2.51	-0.37
Kinross Gold Corporation	KGC	NYS	Dec. 15, 2022	USD	328	9.84	-1.48	14.68	-2.21
Kinross Gold Corporation	KGC	NYS	March 23, 2023	USD	328	9.84	-1.48	14.72	-2.21
Hecla Mining Company	HL	NYS	March 24, 2023	USD	450	2.81	-0.42	4.22	-0.63
Hecla Mining Company	HL	NYS	June 9, 2023	USD	450	2.82	-0.42	4.18	-0.62
Kinross Gold Corporation	KGC	NYS	June 15, 2023	USD	328	9.84	-1.48	14.29	-2.15
						49.50	-7.43	73.24	-10.99



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
1419 MT ALFORD ROAD
MOGERAH QLD 4309
AUSTRALIA

Trading Account Statement

Period: 01/07/2022 - 30/06/2023

Trading Account Number: 242184

Date	Reference	Description	Debit	Credit	Balance
01/07/2022		Open Balance			0.00
02/08/2022	18213202	Wdl ANZA CASH ACTIVE 014-936 111443568 TRANSFER TO NOM AC		55,000.00	55,000.00Cr
02/08/2022	13480316	DE: 814-282 50877339	55,000.00		0.00
30/09/2022	1596487	JNL1596487 FRES:GB Intl Div Ex:11/08/22		43.18	43.18Cr
30/09/2022	13805553	Dep ANZA CASH ACTIVE 014-936 111443568	43.18		0.00
01/06/2023	1882634	JNL1882634 FRES:GB Intl Div Ex:27/04/23		181.27	181.27Cr
02/06/2023	15183459	Dep ANZA CASH ACTIVE 014-936 111443568	181.27		0.00
Total			55,224.450	55,224.450	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
1419 MT ALFORD ROAD
MOOGERAH QLD 4309
AUSTRALIA

Confirmations

Period: 01/07/2022 - 30/06/2023

Trading Account Number: 242184

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
------	------------------	------	------------	-----------------	-------	----------	-----------	-----	------------	---------------

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Generated : 20/07/2023 04:32 AM

Page 2 of 6



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
1419 MT ALFORD ROAD
MOGERAH QLD 4309
AUSTRALIA

Holdings

At close of business: 30/06/2023

Trading Account Number: 242184

Code	Company Name	Closing Price	FX Rate	Quantity	Value
EVN	EVOLUTION MINING LIMITED	3.220		2,000	6,440.000
FRES:GB	Fresnillo PLC	610.200 GBX	0.019	1,000	11,654.820
MYR	MYER HOLDINGS LIMITED	0.590		20,000	11,800.000
NCM	NEWCREST MINING LIMITED	26.420		500	13,210.000
RRL	REGIS RESOURCES LIMITED	1.830		2,000	3,660.000
SBM	ST BARBARA LIMITED	0.480		3,000	1,440.000
Total					48,204.820

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).



MR FRANCIS WARD & MRS SARAH WARD <WARD S/F A/C>
1419 MT ALFORD ROAD
MOGERAH QLD 4309
AUSTRALIA

International Dividends

Period: 01/07/2022 - 30/06/2023

Trading Account Number: 242184

Code	Pay Date	Ex Date	Holdings at Ex Date	Gross Amount Per Share	Gross Amount	Fees	Tax Withheld	Net Amount	FX Rate	Net Amount (AUD)
FRES:GB	30/09/2022	11/08/2022	1,000.00	0.0281420	GBP 28.14	GBP 0.00	GBP 2.81	GBP 25.33	0.58660	43.18
FRES:GB	01/06/2023	27/04/2023	1,000.00	0.1067572	GBP 106.76	GBP 0.00	GBP 10.68	GBP 96.08	0.53005	181.27
Total										224.45

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

Trading Account Statement

The Trading Account Statement displays all transactions processed through the trading account during the reporting period. This may include trade transactions (buying and selling shares) as well as cash movements for settling trades. All prices and values are denominated in AUD unless otherwise indicated.

Date	The date the transaction was processed
Reference	A unique reference number for the transaction
Description	A brief description of the transaction
Debit	Amount debited from the trading account
Credit	Amount credited to the trading account
Balance	A running balance of the trading account

Confirmations

The Confirmations statement lists all equity trade confirmations recorded on the trading account during the reporting period. This is a summary of the information provided to you through email or printed trade confirmations issued on the day of the trade. All prices and values are denominated in AUD unless otherwise indicated.

Code	The instrument code traded
Confirmation No	The unique confirmation reference number
Type	Indicates if the transaction was a Buy or Sell
Trade Date	The date the trade was recorded
Settlement Date	The date the transaction was due to settle. This will usually, but not always, be 2 business day after the trade date
Price	The average price at which the shares were bought or sold
Quantity	The number of shares bought or sold
Brokerage	The brokerage charged for the transaction (excluding GST)
GST	The GST charged for the transaction for brokerage and any other fees
Other Fees	Any other fees related to the transaction (excluding GST). This may include stamp duty, postage fees, or exchange fees. Please refer to your original confirmation for full details
Consideration	The consideration paid (for buys) or received (for sells) net of brokerage, fees, and GST
Foreign Exchange	For confirmations related to international shares, the foreign exchange rate and price in local currency is displayed

Holdings

The Holdings statement displays all equity positions held at the end of the reporting period.

Code	The instrument code
Company Name	The name of the company or instrument
Closing Price	The price as at market close on the last trading day of the reporting period
FX Rate	The foreign exchange rate applied to international holdings
Quantity	The notional number of shares held. This will include any pending buy transactions, and exclude any pending sell transactions
Value	The value, in AUD, of the holding at the end of the reporting period. So Closing Price x Quantity (x FX rate for international holdings)

International Dividends

The International Dividends Statement lists all dividends paid from international shares during the reporting period. All prices and values are denominated in AUD unless otherwise indicated.

Code	The instrument code
Pay Date	The date the dividend was paid to you
Ex Date	The date after which a security will trade without the dividend. You must hold the security on this date to be entitled to the dividend
Holdings at Ex Date	The number of shares you held on the ex date
Gross Amount Per Share	The amount paid by the company per share held
Gross Amount	The gross amount paid, being Amount per Share x Holdings at ex date
Fees	Custodial Fees charged by our custodian
Tax Withheld	The amount of tax withheld from the dividend. In some cases for US Shares you may be eligible for a reduced rate of withholding tax. See the trading platform under Support US Tax Form for more details
Net Amount	The net amount paid after tax has been withheld in the local currency of the instrument
FX Rate	The foreign exchange rate applied to the dividend payment
Net Amount (AUD)	The net amount in AUD paid into your account

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>Atlantic Pacific Australian Equity (OMF0003AU)</u>					
31/12/2022	APSEC Units reinvested			598.08	598.08 CR
30/06/2023	APSEC Units reinvested			810.10	1,408.18 CR
30/06/2023	OMF0003AU - Atlantic Pacific Australian Equity - Custom Tax Data - 30/06/2023				1,408.18 CR
			0.00	1,408.18	1,408.18 CR
Dividends Received (23900)					
<u>Evolution Mining Limited (EVN.AX)</u>					
30/09/2022	1001283915 DIV EVN FNL DIV TRANSFER DIV EVN FNL DIV FROM 111443568 001283840590 [System Matched Income Data]			60.00	60.00 CR
02/06/2023	0603865600 DIV EVN ITM DIV TRANSFER DIV EVN ITM DIV FROM 111443568 001295443317 [System Matched Income Data]			40.00	100.00 CR
				100.00	100.00 CR
<u>Fresnillo Plc (FRES.L)</u>					
30/09/2022	49A04ZGZER 22755251			43.18	43.18 CR
02/06/2023	49A06071WR 25658308			181.27	224.45 CR
				224.45	224.45 CR
<u>Hecla Mining Co. (HL.NYE)</u>					
02/09/2022	Dividends Received - Hecla Mining			4.14	4.14 CR
07/12/2022	Dividends Received - Hecla Mining			2.51	6.65 CR
24/03/2023	Dividends Received - Hecla Mining			4.22	10.87 CR
09/06/2023	Dividends Received - Hecla Mining			4.18	15.05 CR
				15.05	15.05 CR
<u>Kinross Gold Corp. (KGC.NYE)</u>					
01/09/2022	Dividends Received - Kinross Gold			14.49	14.49 CR
15/12/2022	Dividends Received - Kinross Gold			14.68	29.17 CR
23/03/2023	Dividends Received - Kinross Gold			14.72	43.89 CR
15/06/2023	Dividends Received - Kinross Gold			14.29	58.18 CR
				58.18	58.18 CR
<u>Myer Holdings Limited (MYR.AX)</u>					
07/11/2022	1108691408 DIV DIV MYR TRANSFER DIV DIV MYR FROM 111443568 001285273965 [System Matched Income Data]			500.00	500.00 CR
11/05/2023	0512649988 DIV MYR DIV TRANSFER DIV MYR DIV FROM 111443568 001295146431 [System Matched Income Data]			1,600.00	2,100.00 CR
				2,100.00	2,100.00 CR
<u>Newcrest Mining Limited (NCM.AX)</u>					
29/09/2022	0930265774 DIV NCM DIV TRANSFER DIV NCM DIV FROM 111443568 001282520948 [System Matched Income Data]			145.82	145.82 CR
30/03/2023	0331206247 DIV NCM DIV TRANSFER DIV NCM DIV FROM 111443568 001291922608 [System Matched Income Data]			260.77	406.59 CR
				406.59	406.59 CR

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Regis Resources Limited (RRL.AX)</u>					
30/09/2022	1029601591 DIV RRL DIVIDEND TRANSFER DIV RRL DIVIDEND FROM 111443568 OCT22/00807511			40.00	40.00 CR
				40.00	40.00 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
31/10/2022	Revaluation - 28/10/2022 @ \$1.550000 (System Price) - 2,000.000000 Units on hand (RRL.AX)			500.00	500.00 CR
31/10/2022	Revaluation - 28/10/2022 @ \$5.657800 (System Price) - 328.000000 Units on hand (KGC.NYE)			151.24	651.24 CR
31/10/2022	Revaluation - 28/10/2022 @ \$17.810000 (System Price) - 500.000000 Units on hand (NCM.AX)		1,540.00		888.76 DR
31/10/2022	Revaluation - 28/10/2022 @ \$2.090000 (System Price) - 2,000.000000 Units on hand (EVN.AX)		580.00		1,468.76 DR
31/10/2022	Revaluation - 26/10/2022 @ \$1.365100 (Exit) - 24,504.380600 Units on hand (OMF0003AU)		1,587.88		3,056.64 DR
31/10/2022	Revaluation - 28/10/2022 @ \$0.510000 (System Price) - 3,000.000000 Units on hand (SBM.AX)		720.00		3,776.64 DR
31/10/2022	Revaluation - 28/10/2022 @ \$12.948100 (System Price) - 1,000.000000 Units on hand (FRES.L)		573.30		4,349.94 DR
31/10/2022	Revaluation - 28/10/2022 @ \$0.600000 (System Price) - 20,000.000000 Units on hand (MYR.AX)			5,500.00	1,150.06 CR
31/10/2022	Revaluation - 28/10/2022 @ \$7.219000 (System Price) - 450.000000 Units on hand (HL.NYE)			687.96	1,838.02 CR
31/10/2022	Revaluation - 28/10/2022 @ \$236.759900 (System Price) - 27.000000 Units on hand (GLD.ARCX)		209.92		1,628.10 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.830000 (System Price) - 2,000.000000 Units on hand (RRL.AX)			560.00	2,188.10 CR
30/06/2023	Revaluation - 30/06/2023 @ \$7.160000 (Custom) - 328.000000 Units on hand (KGC.NYE)			492.72	2,680.82 CR
30/06/2023	Revaluation - 30/06/2023 @ \$26.420000 (System Price) - 500.000000 Units on hand (NCM.AX)			4,305.00	6,985.82 CR
30/06/2023	Revaluation - 30/06/2023 @ \$3.220000 (System Price) - 2,000.000000 Units on hand (EVN.AX)			2,260.00	9,245.82 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1.238200 (Exit) - 25,633.649000 Units on hand (OMF0003AU)		3,119.53		6,126.29 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.480000 (System Price) - 3,000.000000 Units on hand (SBM.AX)		90.00		6,036.29 CR
30/06/2023	Revaluation - 30/06/2023 @ \$11.622900 (System Price) - 1,000.000000 Units on hand (FRES.L)		1,325.20		4,711.09 CR
30/06/2023	Revaluation - 30/06/2023 @ \$0.590000 (System Price) - 20,000.000000 Units on hand (MYR.AX)		200.00		4,511.09 CR
30/06/2023	Revaluation - 30/06/2023 @ \$7.730000 (Custom) - 450.000000 Units on hand (HL.NYE)			229.95	4,741.04 CR
30/06/2023	Revaluation - 30/06/2023 @ \$267.560000 (Custom) - 27.000000 Units on hand (GLD.ARCX)			831.60	5,572.64 CR
			9,945.83	15,518.47	5,572.64 CR

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>DomaCom Fund ARSN 167 020 626 (111111020940995)</u>					
31/10/2022	BPAY BPAY DomaCom REF: 20221031083709311			0.30	0.30 CR
09/12/2022	ePayment From:826PERPETUAL REF: 020940995			97.67	97.97 CR
09/01/2023	ePayment From:350PERPETUAL REF: 020940995			0.30	98.27 CR
08/02/2023	ePayment From:824PERPETUAL REF: 020940995			0.22	98.49 CR
07/03/2023	ePayment From:308PERPETUAL REF: 020940995			0.22	98.71 CR
11/04/2023	ePayment From:239PERPETUAL REF: 020940995			0.28	98.99 CR
05/05/2023	ePayment From:728PERPETUAL REF: 020940995			0.24	99.23 CR
07/06/2023	ePayment From:713PERPETUAL REF: 020940995			0.27	99.50 CR
				99.50	99.50 CR
Other Investment Income (26500)					
<u>Macrovue Forex Trade Cash - AUD (748MAC)</u>					
30/06/2023	FX Trade			31.21	31.21 CR
				31.21	31.21 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
25/10/2022	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009		1,925.00		1,925.00 DR
			1,925.00		1,925.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
01/07/2022	2022 Income TAx		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
09/11/2022	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Super Fund Audit		330.00		330.00 DR
			330.00		330.00 DR
Advisor Fees (30900)					
<u>Advisor Fees (30900)</u>					
03/08/2022	TXN INITIATED BY-9112632 TRANSFER TO 082356 833402389 ASR Wealth REF: Ward		4,000.00		4,000.00 DR
31/10/2022	BPAY BPAY DomaCom REF: 20221031083709311		1,699.26		5,699.26 DR
			5,699.26		5,699.26 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023			1,134.24	1,134.24 CR
30/06/2023	Create Entries - TFN Credits Adjustment - 30/06/2023			10.99	1,145.23 CR
				1,145.23	1,145.23 CR

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Profit/Loss Allocation Account (49000)					
Profit/Loss Allocation Account (49000)					
31/10/2022	Profit/Loss Allocation - 31/10/2022		1,628.10		1,628.10 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		1,359.67		2,987.77 DR
			2,987.77		2,987.77 DR
Opening Balance (50010)					
(Opening Balance) Ward, Francis John - Accumulation (WARFRA00001A)					
01/07/2022	Opening Balance				150,717.09 CR
01/07/2022	Close Period Journal			851.32	151,568.41 CR
				851.32	151,568.41 CR
Share of Profit/(Loss) (53100)					
(Share of Profit/(Loss)) Ward, Francis John - Accumulation (WARFRA00001A)					
01/07/2022	Opening Balance				3,885.82 CR
01/07/2022	Close Period Journal		3,885.82		0.00 DR
31/10/2022	Profit/Loss Allocation - 31/10/2022			1,628.10	1,628.10 CR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			1,359.67	2,987.77 CR
			3,885.82	2,987.77	2,987.77 CR
Income Tax (53330)					
(Income Tax) Ward, Francis John - Accumulation (WARFRA00001A)					
01/07/2022	Opening Balance				3,034.50 DR
01/07/2022	Close Period Journal			3,034.50	0.00 DR
				3,034.50	0.00 DR
Bank Accounts (60400)					
DomaCom Fund ARSN 167 020 626 (111111020940995)					
31/10/2022	BPAY BPAY DomaCom REF: 20221031083709311		77.66		77.66 DR
			77.66		77.66 DR
Macrovue Forex Trade Cash - AUD (748MAC)					
01/07/2022	Opening Balance				574.94 DR
01/09/2022	Dividends Received - Kinross Gold		14.49		589.43 DR
02/09/2022	Dividends Received - Hecla Mining		4.14		593.57 DR
07/12/2022	Dividends Received - Hecla Mining		2.51		596.08 DR
15/12/2022	Dividends Received - Kinross Gold		14.68		610.76 DR
23/03/2023	Dividends Received - Kinross Gold		14.72		625.48 DR
24/03/2023	Dividends Received - Hecla Mining		4.22		629.70 DR
09/06/2023	Dividends Received - Hecla Mining		4.18		633.88 DR
15/06/2023	Dividends Received - Kinross Gold		14.29		648.17 DR
30/06/2023	FX Trade		31.21		679.38 DR
			104.44		679.38 DR
ANZ - CMC Markets (ANZ9006238968)					
01/07/2022	Opening Balance				65,538.01 DR
02/08/2022	ePayment From:CMC MARKETS STOC REF: 22039302 [49A04Q0PFA 22039301]			55,000.00	10,538.01 DR
29/09/2022	0930265774 DIV NCM DIV TRANSFER DIV NCM DIV FROM 111443568 001282520948 [System Matched]		145.82		10,683.83 DR

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	Income Data]				
30/09/2022	1001283915 DIV EVN FNL DIV TRANSFER DIV EVN FNL DIV FROM 111443568 001283840590 [System Matched Income Data]		60.00		10,743.83 DR
30/09/2022	49A04ZGZER 22755251		43.18		10,787.01 DR
30/09/2022	1029601591 DIV RRL DIVIDEND TRANSFER DIV RRL DIVIDEND FROM 111443568 OCT22/00807511		40.00		10,827.01 DR
07/11/2022	1108691408 DIV DIV MYR TRANSFER DIV DIV MYR FROM 111443568 001285273965 [System Matched Income Data]		500.00		11,327.01 DR
30/03/2023	0331206247 DIV NCM DIV TRANSFER DIV NCM DIV FROM 111443568 001291922608 [System Matched Income Data]		260.77		11,587.78 DR
11/05/2023	0512649988 DIV MYR DIV TRANSFER DIV MYR DIV FROM 111443568 001295146431 [System Matched Income Data]		1,600.00		13,187.78 DR
02/06/2023	0603865600 DIV EVN ITM DIV TRANSFER DIV EVN ITM DIV FROM 111443568 001295443317 [System Matched Income Data]		40.00		13,227.78 DR
02/06/2023	49A06071WR 25658308		181.27		13,409.05 DR
			2,871.04	55,000.00	13,409.05 DR
<u>CUA Everyday Business Account (CUA50877339)</u>					
01/07/2022	Opening Balance				7,805.30 DR
02/08/2022	ePayment From:CMC MARKETS STOC REF: 22039302 [49A04Q0PFA 22039301]		55,000.00		62,805.30 DR
03/08/2022	TXN INITIATED BY-9112632 TRANSFER TO 082356 833402389 ASR Wealth REF: Ward			4,000.00	58,805.30 DR
14/09/2022	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009			1,870.00	56,935.30 DR
30/09/2022	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Ward Super Fund			330.00	56,605.30 DR
25/10/2022	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009			1,925.00	54,680.30 DR
31/10/2022	BPAY BPAY DomaCom REF: 20221031083709311			50,000.00	4,680.30 DR
09/11/2022	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Super Fund Audit			330.00	4,350.30 DR
09/12/2022	ePayment From:826PERPETUAL REF: 020940995		97.67		4,447.97 DR
09/01/2023	ePayment From:350PERPETUAL REF: 020940995		0.30		4,448.27 DR
08/02/2023	ePayment From:824PERPETUAL REF: 020940995		0.22		4,448.49 DR
20/02/2023	BPAY BPAY TAX OFFICE PAYMENTS REF: 20230220043357408			939.00	3,509.49 DR
07/03/2023	ePayment From:308PERPETUAL REF: 020940995		0.22		3,509.71 DR
11/04/2023	ePayment From:239PERPETUAL REF: 020940995		0.28		3,509.99 DR
05/05/2023	ePayment From:728PERPETUAL REF: 020940995		0.24		3,510.23 DR
23/05/2023	BPAY BPAY TAX OFFICE PAYMENTS REF: 20230523083457272			939.00	2,571.23 DR
07/06/2023	ePayment From:713PERPETUAL REF: 020940995		0.27		2,571.50 DR

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
20/06/2023	TXN INITIATED BY-9112551 TRANSFER TO 814282 50803866 WARD SARAH			300.00	2,271.50 DR
			55,099.20	60,633.00	2,271.50 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
20/06/2023	TXN INITIATED BY-9112551 TRANSFER TO 814282 50803866 WARD SARAH		300.00		300.00 DR
			300.00		300.00 DR
Managed Investments (Australian) (74700)					
<u>Atlantic Pacific Australian Equity (OMF0003AU)</u>					
01/07/2022	Opening Balance	24,504.38			35,038.81 DR
31/10/2022	Revaluation - 26/10/2022 @ \$1.365100 (Exit) - 24,504.380600 Units on hand			1,587.88	33,450.93 DR
31/12/2022	APSEC Units reinvested	458.04	598.08		34,049.01 DR
30/06/2023	APSEC Units reinvested	671.22	810.10		34,859.11 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.238200 (Exit) - 25,633.649000 Units on hand			3,119.53	31,739.58 DR
		25,633.65	1,408.18	4,707.41	31,739.58 DR
Shares in Listed Companies (Australian) (77600)					
<u>Evolution Mining Limited (EVN.AX)</u>					
01/07/2022	Opening Balance	2,000.00			4,760.00 DR
31/10/2022	Revaluation - 28/10/2022 @ \$2.090000 (System Price) - 2,000.000000 Units on hand			580.00	4,180.00 DR
30/06/2023	Revaluation - 30/06/2023 @ \$3.220000 (System Price) - 2,000.000000 Units on hand		2,260.00		6,440.00 DR
		2,000.00	2,260.00	580.00	6,440.00 DR
<u>Myer Holdings Limited (MYR.AX)</u>					
01/07/2022	Opening Balance	20,000.00			6,500.00 DR
31/10/2022	Revaluation - 28/10/2022 @ \$0.600000 (System Price) - 20,000.000000 Units on hand		5,500.00		12,000.00 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.590000 (System Price) - 20,000.000000 Units on hand			200.00	11,800.00 DR
		20,000.00	5,500.00	200.00	11,800.00 DR
<u>Newcrest Mining Limited (NCM.AX)</u>					
01/07/2022	Opening Balance	500.00			10,445.00 DR
31/10/2022	Revaluation - 28/10/2022 @ \$17.810000 (System Price) - 500.000000 Units on hand			1,540.00	8,905.00 DR
30/06/2023	Revaluation - 30/06/2023 @ \$26.420000 (System Price) - 500.000000 Units on hand		4,305.00		13,210.00 DR
		500.00	4,305.00	1,540.00	13,210.00 DR
<u>Regis Resources Limited (RRL.AX)</u>					
01/07/2022	Opening Balance	2,000.00			2,600.00 DR
31/10/2022	Revaluation - 28/10/2022 @ \$1.550000 (System Price) - 2,000.000000 Units on hand		500.00		3,100.00 DR
30/06/2023	Revaluation - 30/06/2023 @ \$1.830000 (System Price) - 2,000.000000 Units on hand		560.00		3,660.00 DR
		2,000.00	1,060.00		3,660.00 DR
<u>St Barbara Limited (SBM.AX)</u>					

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	Opening Balance	3,000.00			2,250.00 DR
31/10/2022	Revaluation - 28/10/2022 @ \$0.510000 (System Price) - 3,000.000000 Units on hand			720.00	1,530.00 DR
30/06/2023	Revaluation - 30/06/2023 @ \$0.480000 (System Price) - 3,000.000000 Units on hand			90.00	1,440.00 DR
		3,000.00		810.00	1,440.00 DR
Shares in Listed Companies (Overseas) (77700)					
<u>Fresnillo Plc (FRES.L)</u>					
01/07/2022	Opening Balance	1,000.00			13,521.40 DR
31/10/2022	Revaluation - 28/10/2022 @ \$12.948100 (System Price) - 1,000.000000 Units on hand			573.30	12,948.10 DR
30/06/2023	Revaluation - 30/06/2023 @ \$11.622900 (System Price) - 1,000.000000 Units on hand			1,325.20	11,622.90 DR
		1,000.00		1,898.50	11,622.90 DR
<u>SPDR Gold Trust Shs (GLD.NYE)</u>					
01/07/2022	Opening Balance	27.00			6,602.44 DR
31/10/2022	Revaluation - 28/10/2022 @ \$236.759900 (System Price) - 27.000000 Units on hand			209.92	6,392.52 DR
30/06/2023	Revaluation - 30/06/2023 @ \$267.560000 (Custom) - 27.000000 Units on hand		831.60		7,224.12 DR
		27.00	831.60	209.92	7,224.12 DR
<u>Hecla Mining Co. (HL.NYE)</u>					
01/07/2022	Opening Balance	450.00			2,560.59 DR
31/10/2022	Revaluation - 28/10/2022 @ \$7.219000 (System Price) - 450.000000 Units on hand		687.96		3,248.55 DR
30/06/2023	Revaluation - 30/06/2023 @ \$7.730000 (Custom) - 450.000000 Units on hand		229.95		3,478.50 DR
		450.00	917.91		3,478.50 DR
<u>Kinross Gold Corp. (KGC.NYE)</u>					
01/07/2022	Opening Balance	328.00			1,704.52 DR
31/10/2022	Revaluation - 28/10/2022 @ \$5.657800 (System Price) - 328.000000 Units on hand		151.24		1,855.76 DR
30/06/2023	Revaluation - 30/06/2023 @ \$7.160000 (Custom) - 328.000000 Units on hand		492.72		2,348.48 DR
		328.00	643.96		2,348.48 DR
Shares in Unlisted Private Companies (Australian) (77800)					
<u>Virgin Australia International Holdings Pty Ltd (VAIH)</u>					
01/07/2022	Opening Balance	16,000.00			0.00 DR
		16,000.00			0.00 DR
Units in Unlisted Unit Trusts (Australian) (78400)					
<u>58,66&68 Pass Rd Rokeby TAS (DMC6060AU)</u>					
31/10/2022	BPAY BPAY DomaCom REF: 20221031083709311	48,223.38	48,223.38		48,223.38 DR
		48,223.38	48,223.38		48,223.38 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2022	Opening Balance				2,377.22 CR

Ward Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	2022 Income TAx		2,377.22		0.00 DR
20/02/2023	BPAY BPAY TAX OFFICE PAYMENTS REF: 20230220043357408		939.00		939.00 DR
23/05/2023	BPAY BPAY TAX OFFICE PAYMENTS REF: 20230523083457272		939.00		1,878.00 DR
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023		1,134.24		3,012.24 DR
30/06/2023	Create Entries - TFN Credits Adjustment - 30/06/2023		10.99		3,023.23 DR
			5,400.45		3,023.23 DR

Sundry Creditors (88000)

Sundry Creditors (88000)

01/07/2022	Opening Balance				2,200.00 CR
14/09/2022	TXN INITIATED BY-9112551 TRANSFER TO 484799 167066970 Senrico REF: WARD0009		1,870.00		330.00 CR
30/09/2022	TXN INITIATED BY-9112551 TRANSFER TO 015056 387392386 Super Audits REF: Ward Super Fund		330.00		0.00 DR
			2,200.00		0.00 DR

Creditors - ATO (88010)

Creditors - ATO (88010)

01/07/2022	Opening Balance				3,755.38 CR
01/07/2022	2022 Income TAx			2,636.22	6,391.60 CR
				2,636.22	6,391.60 CR

Total Debits: 156,235.50

Total Credits: 156,235.50

D - Pension Documentation

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- 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

Ward Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2022 - 30 June 2023

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
--------	--------------	------	------------------	------------------	---------------	-------	--------	---------	-----------	---------------

Francis John Ward

Sarah Ward

E - Estate Planning

2023 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

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