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# **Workpapers - 2022 Financial Year**

## **The L & MD Cooper Superannuation Fund**

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 12 December 2022

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# Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received		(\$73.20)	100%	N/A - Not Applicable
23900	Dividends Received	(\$4,010.00)	(\$7,270.43)	(44.85)%	Ready for Review
24700	Changes in Market Values of Investments	\$15,843.64	(\$45,665.81)	(134.69)%	Ready for Review
24800	Changes in Market Values of Other Assets		(\$1,665.05)	100%	N/A - Not Applicable
25000	Interest Received	(\$2.56)	(\$463.15)	(99.45)%	Ready for Review
30100	Accountancy Fees	\$3,500.00	\$1,870.00	87.17%	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		\$302.25	100%	N/A - Not Applicable
31500	Bank Charges		\$11.00	100%	N/A - Not Applicable
32800	Commission		\$10.00	100%	N/A - Not Applicable
41600	Pensions Paid	\$36,000.00	\$36,000.00	0%	Ready for Review
48500	Income Tax Expense	(\$1,718.57)	(\$3,087.04)	(44.33)%	Ready for Review
49000	Profit/Loss Allocation Account	(\$50,201.51)	\$19,442.43	(358.21)%	Ready for Review
50000	Members	(\$407,201.90)	(\$457,403.41)	(10.98)%	Ready for Review
60400	Bank Accounts	\$405,282.11	\$414,115.80	(2.13)%	Ready for Review
61800	Distributions Receivable		\$73.20	100%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
68000	Sundry Debtors		\$1,814.65	100%	Ready for Review
77600	Shares in Listed Companies (Australian)	\$201.22	\$47,169.47	(99.57)%	Ready for Review
85000	Income Tax Payable /Refundable	\$1,718.57	\$3,087.04	(44.33)%	Ready for Review
88000	Sundry Creditors		(\$8,856.75)	100%	N/A - Not Applicable
A	Financial Statements				Ready for Review
B	Permanent Documents				Ready for Review
C	Other Documents				Ready for Review
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

# 23800 - Distributions Received

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
RDC.AX	Redcape Hotel Group		(\$73.20)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			(\$73.20)	

## Supporting Documents

No supporting documents

## 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](#)

## 23900 - Dividends Received

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
ANZ.AX	Australia & New Zealand Banking Group Limited		(\$350.00)	100%
AWC.AX	Alumina Limited		(\$375.75)	100%
BEN.AX	Bendigo And Adelaide Bank Limited	(\$795.00)		100%
BIN.AX	Bingo Industries Limited		(\$22.50)	100%
BOQ.AX	Bank Of Queensland Limited.		(\$1,074.85)	100%
CBA.AX	Commonwealth Bank Of Australia.		(\$750.00)	100%
CGF.AX	Challenger Limited	(\$315.00)	(\$285.00)	10.53%
FMG.AX	Fortescue Metals Group Ltd	(\$2,110.00)	(\$1,470.00)	43.54%
FPH.AX	Fisher & Paykel Healthcare Corporation Limited		(\$15.10)	100%
IFL.AX	loof Holdings Limited	(\$690.00)	(\$690.00)	0%
IPL.AX	Incitec Pivot Limited	(\$100.00)		100%
MEZ.AX	Meridian Energy Limited		(\$36.03)	100%
MOC.AX	Mortgage Choice Limited		(\$800.00)	100%
NAB.AX	National Australia Bank Limited		(\$300.00)	100%
OFX.AX	OFX Group Limited		(\$16.20)	100%
WAM.AX	WAM Capital Limited		(\$775.00)	100%
WBC.AX	Westpac Banking Corporation		(\$310.00)	100%

TOTAL	CY Balance	LY Balance
	(\$4,010.00)	(\$7,270.43)

### Supporting Documents

- Dividend Reconciliation Report Report
- Investment Income Comparison 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

# The L & MD Cooper Superannuation Fund

## Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
<b>Shares in Listed Companies (Australian)</b>										
BEN.AX Bendigo And Adelaide Bank Limited										
30/09/2021	795.00	0.00	795.00	340.71						
	795.00	0.00	795.00	340.71						
CGF.AX Challenger Limited										
22/09/2021	315.00	0.00	315.00	135.00						
	315.00	0.00	315.00	135.00						
FMG.AX Fortescue Metals Group Ltd										
30/09/2021	2,110.00	0.00	2,110.00	904.29						
	2,110.00	0.00	2,110.00	904.29						
IFL.AX Ioof Holdings Limited										
22/09/2021	690.00	0.00	690.00	295.71						
	690.00	0.00	690.00	295.71						
IPL.AX Incitec Pivot Limited										
02/07/2021	100.00	0.00	100.00	42.86						
	100.00	0.00	100.00	42.86						
	<b>4,010.00</b>	<b>0.00</b>	<b>4,010.00</b>	<b>1,718.57</b>						

The L & MD Cooper Superannuation Fund  
**Dividend Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	4,010.00	0.00	4,010.00	1,718.57						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	4,010.00	K
Franking Credits	1,718.57	L



The L & MD Cooper Superannuation Fund  
**Investment Income Comparison Report**

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
<b>Reconciled</b>											
<b>Shares in Listed Companies (Australian)</b>											
BEN.AX	Bendigo And Adelaide Bank Limited	30/09/2021	795.00	340.71	30/09/2021	03/09/2021	3,000.00	0.00	0.2650	795.00	0.00
CGF.AX	Challenger Limited	22/09/2021	315.00	135.00	22/09/2021	30/08/2021	3,000.00	3,000.00	0.1050	315.00	135.00
FMG.AX	Fortescue Metals Group Ltd	30/09/2021	2,110.00	904.29	30/09/2021	06/09/2021	1,000.00	1,000.00	2.1100	2,110.00	904.28
IFL.AX	loof Holdings Limited	22/09/2021	690.00	295.71	22/09/2021	07/09/2021	6,000.00	0.00	0.1150	690.00	0.00
IPL.AX	Incitec Pivot Limited	02/07/2021	100.00	42.86	02/07/2021	31/05/2021	10,000.00	0.00	0.0100	100.00	0.00
			<b>4,010.00</b>	<b>1,718.57</b>					<b>2.6050</b>	<b>4,010.00</b>	<b>1,039.28</b>
			<b>4,010.00</b>	<b>1,718.57</b>					<b>2.6050</b>	<b>4,010.00</b>	<b>1,039.28</b>

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



036\_12318\_39010

MR LYLE COOPER &  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

Reference Number: S00011071660  
ASX Code: BEN  
TFN/ABN Status: Quoted  
Subregister: CHES  
Record Date: 06/09/2021  
Payment Date: 30/09/2021

## DIVIDEND STATEMENT

Dear Shareholder,

This statement provides details of your dividend payment for the 6 months ended 30 June 2021 of 26.5 cents per share. The dividend is payable on 30 September 2021. This dividend is fully franked (100%) at the company tax rate of 30%.

Security Class: Fully Paid Ordinary Shares

Number of Shares held at Record Date	Dividend per Share	Gross Dividend	Withholding Tax <sup>1</sup>	Net Dividend Paid	Franked Amount	Unfranked Amount	Franking Credit
3,000	26.5 cents	\$795.00	Nil	\$795.00	\$795.00	Nil	\$340.71

<sup>1</sup> Withholding tax has been deducted where applicable.

### Direct Credit Instruction - Please retain this statement for taxation purposes

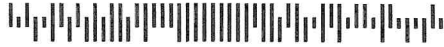
The total net payment has been paid in accordance with your instructions as shown below:

*If payment cannot be made to the below account, the funds will be held in a non-interest bearing account until new instructions have been provided.*

Bank Domicile: AUS  
Bank Account Type: Domestic  
Bank Code: 014-936  
Account Number: \*\*\*\*\*457  
Account Name: MR LYLE COOPER + MRS MARGARET CO  
Receipt Currency: AUD  
Exchange Rate: N/A

Amount Deposited
\$795.00

010729 000 CGF



MR LYLE COOPER &  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

Holder Identification Number (HIN)

X0029327548 JNT

ASX Code CGF  
TFN/ABN Status Quoted  
Record Date 31 August 2021  
Payment Date 22 September 2021  
Direct Credit Reference No 809723

## FINAL DIVIDEND FOR THE YEAR ENDED 30 JUNE 2021

Dear Shareholder

This payment represents a final dividend of 10.5 cents per share for the year ended 30 June 2021. This dividend is paid on the shares registered in your name and entitled to participate in the dividend as at the record date of 31 August 2021. This payment is fully franked.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary	10.5 cents	3,000	\$315.00	\$0.00	\$315.00
<b>Total</b>			<b>\$315.00</b>	<b>\$0.00</b>	<b>\$315.00</b>
			<b>Net Payment</b>		<b>\$315.00</b>
			Franking Credit		\$135.00

To assist us with our commitment to the environment, we encourage you to provide your shareholder information online at [www.investorcentre.com/au](http://www.investorcentre.com/au).

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

## Your Payment Instruction

ANZ  
BSB: 014-936 Account number: 112328457

Amount Deposited  
**\$315.00**





**IOOF Holdings Ltd**  
ABN 49 100 103 722

All correspondence and enquiries to:

**BoardRoom**  
Smart Business Solutions

Boardroom Pty Limited  
ABN 14 003 209 836  
GPO Box 3993  
Sydney NSW 2001

Tel: 1300 552 203 (within Australia)  
Tel: +61 2 8016 2893 (outside Australia)  
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IOOF@boardroomlimited.com.au

MR LYLE COOPER &  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**Reference Number:** S00011071660  
**TFN/ABN Status:** Quoted  
**Subregister:** CHES  
**Record Date:** 08/09/2021  
**Payment Date:** 22/09/2021

## 2021 Final and Special Dividend

Dear Shareholder

IOOF Holdings Ltd has paid a final and special dividend for the period ended 30 June 2021 totalling 11.5 cents per ordinary share. This total dividend was paid on the number of shares registered in your name and entitled to participate as at the record date 8 September 2021. This payment is 100% franked at the corporate tax rate of 30%.

**Security Class:** Fully Paid Ordinary Shares

**ASX Code:**

IFL

Number of Shares held at Record Date	Dividend amount per Share	Gross Dividend Payment (AUD)	Withholding Tax <sup>1</sup> (AUD)	Net Payment (AUD)	Franked Amount (AUD)	Unfranked Amount (AUD)	Franking Credit (AUD)
6,000	11.5 cents	\$690.00	Nil	\$690.00	\$690.00	Nil	\$295.71

1. *Withholding tax is deducted from unfranked dividends if your TFN, ABN or Exemption Code has not been recorded or if non-resident withholding tax applies.*

To update your TFN, bank account and other details please visit [www.investorserve.com.au](http://www.investorserve.com.au). Alternatively, please contact Boardroom Pty Limited on 1300 552 203 (or +61 2 8016 2893 if outside Australia) or email [IOOF@boardroomlimited.com.au](mailto:IOOF@boardroomlimited.com.au)

## Direct Credit Payment Confirmation

Your total net dividend payment has been paid in accordance with your instructions as shown below:

**Bank Domicile:** AUS  
**Bank Code:** 014-936  
**Account Number:** \*\*\*\*\*457  
**Exchange Rate:** N/A  
**Receipt Currency:** AUD

Amount Deposited
\$690.00

Please check the above details are correct and that payment has been credited to your account.

Please retain this statement for taxation purposes



# 24700 - Changes in Market Values of Investments

2022 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	\$15,843.64	(\$45,665.81)	(134.69)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$15,843.64	(\$45,665.81)	

## Supporting Documents

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

## Standard Checklist

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

The L & MD Cooper Superannuation Fund  
**Market Movement Report**

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
AKN.AX - Auking Mining Limited										
	01/07/2021	Opening Balance	263.00	0.00	0.00	0.00	38.14	0.00	0.00	0.00
	21/09/2021	Disposal	(263.00)	(1,824.00)	0.00	0.00	(1,785.86)	35.03	1,824.00	(1,788.97)
	21/09/2021	Writeback	0.00	0.00	1,785.86	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(1,824.00)</b>	<b>1,785.86</b>	<b>0.00</b>	<b>0.00</b>	<b>35.03</b>	<b>1,824.00</b>	<b>(1,788.97)</b>
BEN.AX - Bendigo And Adelaide Bank Limited										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	26/08/2021	Purchase	3,000.00	30,140.65	0.00	0.00	30,140.65	0.00	0.00	0.00
	21/09/2021	Disposal	(3,000.00)	(30,140.65)	0.00	0.00	0.00	27,242.99	30,140.65	(2,897.66)
	<b>30/06/2022</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>27,242.99</b>	<b>30,140.65</b>	<b>(2,897.66)</b>
BOQ.AX - Bank Of Queensland Limited.										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	26/08/2021	Purchase	3,000.00	28,108.08	0.00	0.00	28,108.08	0.00	0.00	0.00
	21/09/2021	Disposal	(3,000.00)	(28,108.08)	0.00	0.00	0.00	26,853.12	28,108.08	(1,254.96)
	<b>30/06/2022</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>26,853.12</b>	<b>28,108.08</b>	<b>(1,254.96)</b>
CBA.AX - Commonwealth Bank Of Australia.										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	26/08/2021	Purchase	500.00	50,320.27	0.00	0.00	50,320.27	0.00	0.00	0.00
	21/09/2021	Disposal	(500.00)	(50,320.27)	0.00	0.00	0.00	49,842.72	50,320.27	(477.55)
	<b>30/06/2022</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>49,842.72</b>	<b>50,320.27</b>	<b>(477.55)</b>
CGF.AX - Challenger Limited										
	01/07/2021	Opening Balance	3,000.00	0.00	0.00	0.00	16,230.00	0.00	0.00	0.00
	21/09/2021	Disposal	(3,000.00)	(20,880.65)	0.00	0.00	(4,650.65)	17,982.00	20,880.65	(2,898.65)
	21/09/2021	Writeback	0.00	0.00	4,650.65	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(20,880.65)</b>	<b>4,650.65</b>	<b>0.00</b>	<b>0.00</b>	<b>17,982.00</b>	<b>20,880.65</b>	<b>(2,898.65)</b>
CR9.AX - Corella Resources Ltd										
	01/07/2021	Opening Balance	1,500.00	0.00	0.00	0.00	67.50	0.00	0.00	0.00
	21/09/2021	Disposal	(1,500.00)	(4,698.00)	0.00	0.00	(4,630.50)	61.00	4,698.00	(4,637.00)
	21/09/2021	Writeback	0.00	0.00	4,630.50	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(4,698.00)</b>	<b>4,630.50</b>	<b>0.00</b>	<b>0.00</b>	<b>61.00</b>	<b>4,698.00</b>	<b>(4,637.00)</b>



# The L & MD Cooper Superannuation Fund

## Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
DRE.AX - Dreadnought Resources Ltd										
	01/07/2021	Opening Balance	146,963.00	0.00	0.00	0.00	3,527.11	0.00	0.00	0.00
	21/09/2021	Disposal	(146,963.00)	(2,856.35)	0.00	0.00	670.76	5,476.63	2,856.35	2,620.28
	21/09/2021	Writeback	0.00	0.00	(670.76)	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(2,856.35)</b>	<b>(670.76)</b>	<b>0.00</b>	<b>0.00</b>	<b>5,476.63</b>	<b>2,856.35</b>	<b>2,620.28</b>
FCT.AX - First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd )										
	01/07/2021	Opening Balance	26.00	0.00	0.00	0.00	1.72	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(0.50)	0.00	1.22	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>26.00</b>	<b>0.00</b>	<b>(0.50)</b>	<b>0.00</b>	<b>1.22</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
FMG.AX - Fortescue Metals Group Ltd										
	01/07/2021	Opening Balance	1,000.00	0.00	0.00	0.00	23,340.00	0.00	0.00	0.00
	21/09/2021	Disposal	(1,000.00)	(24,459.43)	0.00	0.00	(1,119.43)	14,895.09	24,459.43	(9,564.34)
	21/09/2021	Writeback	0.00	0.00	1,119.43	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(24,459.43)</b>	<b>1,119.43</b>	<b>0.00</b>	<b>0.00</b>	<b>14,895.09</b>	<b>24,459.43</b>	<b>(9,564.34)</b>
IFL.AX - loof Holdings Limited										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	02/09/2021	Purchase	6,000.00	28,515.48	0.00	0.00	28,515.48	0.00	0.00	0.00
	21/09/2021	Disposal	(6,000.00)	(28,515.48)	0.00	0.00	0.00	24,444.02	28,515.48	(4,071.46)
	<b>30/06/2022</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>24,444.02</b>	<b>28,515.48</b>	<b>(4,071.46)</b>
MEZ.AX - Meridian Energy Limited										
	01/07/2021	Opening Balance	700.00	0.00	0.00	0.00	3,465.00	0.00	0.00	0.00
	21/09/2021	Disposal	(700.00)	(5,301.90)	0.00	0.00	(1,836.90)	3,497.10	5,301.90	(1,804.80)
	21/09/2021	Writeback	0.00	0.00	1,836.90	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(5,301.90)</b>	<b>1,836.90</b>	<b>0.00</b>	<b>0.00</b>	<b>3,497.10</b>	<b>5,301.90</b>	<b>(1,804.80)</b>
SCI.AX - Silver City Minerals Limited										
	01/07/2021	Opening Balance	12,000.00	0.00	0.00	0.00	300.00	0.00	0.00	0.00
	21/09/2021	Disposal	(12,000.00)	(1,083.00)	0.00	0.00	(783.00)	422.10	1,083.00	(660.90)
	21/09/2021	Writeback	0.00	0.00	783.00	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>0.00</b>	<b>(1,083.00)</b>	<b>783.00</b>	<b>0.00</b>	<b>0.00</b>	<b>422.10</b>	<b>1,083.00</b>	<b>(660.90)</b>
SDL.AX - Sundance Resources Limited										
	01/07/2021	Opening Balance	40,000.00	0.00	0.00	0.00	200.00	0.00	0.00	0.00
	<b>30/06/2022</b>		<b>40,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>200.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

The L & MD Cooper Superannuation Fund  
**Market Movement Report**

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
SUN.AX - Suncorp Group Limited										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	02/09/2021	Purchase	3,000.00	37,777.74	0.00	0.00	37,777.74	0.00	0.00	0.00
	21/09/2021	Disposal	(3,000.00)	(37,777.74)	0.00	0.00	0.00	37,290.15	37,777.74	(487.59)
	<b>30/06/2022</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>37,290.15</b>	<b>37,777.74</b>	<b>(487.59)</b>
WES.AX - Wesfarmers Limited										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	26/08/2021	Purchase	1,000.00	64,003.11	0.00	0.00	64,003.11	0.00	0.00	0.00
	27/08/2021	Disposal	(1,000.00)	(64,003.11)	0.00	0.00	0.00	61,947.99	64,003.11	(2,055.12)
	<b>30/06/2022</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>61,947.99</b>	<b>64,003.11</b>	<b>(2,055.12)</b>
<b>Total Market Movement</b>					<b>14,135.08</b>				<b>(29,978.72)</b>	<b>(15,843.64)</b>

The L & MD Cooper Superannuation Fund  
**Capital Gains Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
<b>Losses available to offset</b>					
Carried forward from prior losses	164,442.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
<b>Total Losses Available</b>	<b>164,442.00</b>				
<b>Total Losses Available - Collectables</b>	<b>0.00</b>				
<b>Capital Gains</b>					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
<b>Capital Gains Before Losses applied</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Losses and discount applied</b>					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

The L & MD Cooper Superannuation Fund  
**Capital Gains Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

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	Total	Discounted	Indexed	Other	Notional
<b>Net Capital Gain</b>					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
<b>Total Net Capital Gain (11A)</b>	<b>0.00</b>				
<b>Net Capital Losses Carried Forward to later income</b>					
Net Capital Losses Carried Forward to later income years	164,442.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
<b>Total Net Capital Losses Carried Forward to later income years (14V)</b>	<b>164,442.00</b>				

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

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# The L & MD Cooper Superannuation Fund

## Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
AKN.AX - Auking Mining Limited												
05/03/2014	21/09/2021	150.00	1,149.00	19.98	(1,129.02)	1,149.00	1,149.00	0.00	0.00	0.00	0.00	(1,129.02)
26/08/2014	21/09/2021	113.00	675.00	15.05	(659.95)	675.00	675.00	0.00	0.00	0.00	0.00	(659.95)
		<b>263.00</b>	<b>1,824.00</b>	<b>35.03</b>	<b>(1,788.97)</b>	<b>1,824.00</b>	<b>1,824.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,788.97)</b>
BEN.AX - Bendigo And Adelaide Bank Limited												
26/08/2021	21/09/2021	3,000.00	30,140.65	27,242.99	(2,897.66)	30,140.65	30,140.65	0.00	0.00	0.00	0.00	(2,897.66)
		<b>3,000.00</b>	<b>30,140.65</b>	<b>27,242.99</b>	<b>(2,897.66)</b>	<b>30,140.65</b>	<b>30,140.65</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(2,897.66)</b>
BOQ.AX - Bank Of Queensland Limited.												
26/08/2021	21/09/2021	3,000.00	28,108.08	26,853.12	(1,254.96)	28,108.08	28,108.08	0.00	0.00	0.00	0.00	(1,254.96)
		<b>3,000.00</b>	<b>28,108.08</b>	<b>26,853.12</b>	<b>(1,254.96)</b>	<b>28,108.08</b>	<b>28,108.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,254.96)</b>
CBA.AX - Commonwealth Bank Of Australia.												
26/08/2021	21/09/2021	500.00	50,320.27	49,842.72	(477.55)	50,320.27	50,320.27	0.00	0.00	0.00	0.00	(477.55)
		<b>500.00</b>	<b>50,320.27</b>	<b>49,842.72</b>	<b>(477.55)</b>	<b>50,320.27</b>	<b>50,320.27</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(477.55)</b>
CGF.AX - Challenger Limited												
03/02/2021	21/09/2021	3,000.00	20,880.65	17,982.00	(2,898.65)	20,880.65	20,880.65	0.00	0.00	0.00	0.00	(2,898.65)
		<b>3,000.00</b>	<b>20,880.65</b>	<b>17,982.00</b>	<b>(2,898.65)</b>	<b>20,880.65</b>	<b>20,880.65</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(2,898.65)</b>
CR9.AX - Corella Resources Ltd												
30/06/2012	21/09/2021	500.00	2,399.00	20.33	(2,378.67)	2,399.00	2,399.00	0.00	0.00	0.00	0.00	(2,378.67)
29/08/2012	21/09/2021	1,000.00	2,299.00	40.67	(2,258.33)	2,299.00	2,299.00	0.00	0.00	0.00	0.00	(2,258.33)
		<b>1,500.00</b>	<b>4,698.00</b>	<b>61.00</b>	<b>(4,637.00)</b>	<b>4,698.00</b>	<b>4,698.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(4,637.00)</b>

The L & MD Cooper Superannuation Fund  
**Realised Capital Gains Report**

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
DRE.AX - Dreadnought Resources Ltd												
04/03/2014	21/09/2021	14,000.00	1,079.00	521.72	(557.28)	1,079.00	1,079.00	0.00	0.00	0.00	0.00	(557.28)
18/06/2014	21/09/2021	4,666.70	140.01	173.91	33.90	140.01	140.01	0.00	0.00	33.90	0.00	0.00
15/03/2015	21/09/2021	50,000.00	1,000.00	1,863.27	863.27	1,000.00	1,000.00	0.00	0.00	863.27	0.00	0.00
27/05/2015	21/09/2021	6,867.00	137.34	255.90	118.56	137.34	137.34	0.00	0.00	118.56	0.00	0.00
15/12/2016	21/09/2021	71,429.00	500.00	2,661.83	2,161.83	500.00	500.00	0.00	0.00	2,161.83	0.00	0.00
30/06/2014	21/09/2021	0.30	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00
		<b>146,963.00</b>	<b>2,856.35</b>	<b>5,476.64</b>	<b>2,620.29</b>	<b>2,856.35</b>	<b>2,856.35</b>	<b>0.00</b>	<b>0.00</b>	<b>3,177.57</b>	<b>0.00</b>	<b>(557.28)</b>
FMG.AX - Fortescue Metals Group Ltd												
18/02/2021	21/09/2021	1,000.00	24,459.43	14,895.09	(9,564.34)	24,459.43	24,459.43	0.00	0.00	0.00	0.00	(9,564.34)
		<b>1,000.00</b>	<b>24,459.43</b>	<b>14,895.09</b>	<b>(9,564.34)</b>	<b>24,459.43</b>	<b>24,459.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(9,564.34)</b>
IFL.AX - loof Holdings Limited												
02/09/2021	21/09/2021	6,000.00	28,515.48	24,444.02	(4,071.46)	28,515.48	28,515.48	0.00	0.00	0.00	0.00	(4,071.46)
		<b>6,000.00</b>	<b>28,515.48</b>	<b>24,444.02</b>	<b>(4,071.46)</b>	<b>28,515.48</b>	<b>28,515.48</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(4,071.46)</b>
MEZ.AX - Meridian Energy Limited												
25/01/2021	21/09/2021	700.00	5,301.90	3,497.10	(1,804.80)	5,301.90	5,301.90	0.00	0.00	0.00	0.00	(1,804.80)
		<b>700.00</b>	<b>5,301.90</b>	<b>3,497.10</b>	<b>(1,804.80)</b>	<b>5,301.90</b>	<b>5,301.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,804.80)</b>
SCI.AX - Silver City Minerals Limited												
04/03/2014	21/09/2021	12,000.00	1,083.00	422.10	(660.90)	1,083.00	1,083.00	0.00	0.00	0.00	0.00	(660.90)
		<b>12,000.00</b>	<b>1,083.00</b>	<b>422.10</b>	<b>(660.90)</b>	<b>1,083.00</b>	<b>1,083.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(660.90)</b>
SUN.AX - Suncorp Group Limited												

The L & MD Cooper Superannuation Fund  
**Realised Capital Gains Report**

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
02/09/2021	21/09/2021	3,000.00	37,777.74	37,290.15	(487.59)	37,777.74	37,777.74	0.00	0.00	0.00	0.00	(487.59)
		<b>3,000.00</b>	<b>37,777.74</b>	<b>37,290.15</b>	<b>(487.59)</b>	<b>37,777.74</b>	<b>37,777.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(487.59)</b>
WES.AX - Wesfarmers Limited												
26/08/2021	27/08/2021	1,000.00	64,003.11	61,947.99	(2,055.12)	64,003.11	64,003.11	0.00	0.00	0.00	0.00	(2,055.12)
		<b>1,000.00</b>	<b>64,003.11</b>	<b>61,947.99</b>	<b>(2,055.12)</b>	<b>64,003.11</b>	<b>64,003.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(2,055.12)</b>
		<b>181,926.00</b>	<b>299,968.66</b>	<b>269,989.95</b>	<b>(29,978.71)</b>	<b>299,968.66</b>	<b>299,968.66</b>	<b>0.00</b>	<b>0.00</b>	<b>3,177.57</b>	<b>0.00</b>	<b>(33,156.28)</b>
		<b>181,926.00</b>	<b>299,968.66</b>	<b>269,989.95</b>	<b>(29,978.71)</b>	<b>299,968.66</b>	<b>299,968.66</b>	<b>0.00</b>	<b>0.00</b>	<b>3,177.57</b>	<b>0.00</b>	<b>(33,156.28)</b>

# 24800 - Changes in Market Values of Other Assets

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
24800	Changes in Market Values of Other Assets		(\$1,665.05)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			(\$1,665.05)	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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



The L & MD Cooper Superannuation Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 25000 - Interest Received

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
BWAMI2783486	BankWest 2783486		(\$365.68)	100%
CRU1360293	RACQ - Acc 1360293	(\$2.56)	(\$97.47)	(97.37)%
<b>TOTAL</b>			<b>LY Balance</b>	
		(\$2.56)	(\$463.15)	

## 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

**The L & MD Cooper Superannuation Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
CRU1360293 RACQ - Acc 1360293					
01/07/2021	0.22	0.22			
01/08/2021	0.20	0.20			
01/09/2021	0.18	0.18			
01/10/2021	0.15	0.15			
01/11/2021	0.12	0.12			
01/12/2021	0.10	0.10			
01/01/2022	0.07	0.07			
01/02/2022	0.17	0.17			
01/03/2022	0.14	0.14			
01/04/2022	0.13	0.13			
01/05/2022	0.11	0.11			
01/06/2022	0.97	0.97			
	2.56	2.56			
	<b>2.56</b>	<b>2.56</b>			
<b>TOTAL</b>	<b>2.56</b>	<b>2.56</b>			

**Tax Return Reconciliation**

	Totals	Tax Return Label
Gross Interest	2.56	11C

# 30100 - Accountancy Fees

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$3,500.00	\$1,870.00	87.17%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$3,500.00	\$1,870.00	

## Supporting Documents

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

## Standard Checklist

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

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<i>Accountancy Fees (30100)</i>					
31/01/2022	Online Banking Senrico Pty Ltd		3,500.00		3,500.00 DR
			<b>3,500.00</b>		<b>3,500.00 DR</b>

**Total Debits: 3,500.00**

**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

Mr Lyle & Mrs Margaret D Cooper  
The L & MD Cooper Superannuation Fund  
11 Kernel Street  
THE GAP QLD 4061

### Tax Invoice 209565

Ref: COOP1003  
25 January, 2022

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2021 which included:</p> <p>Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2021</p> <p>Addition &amp; Disposal of shares, securities &amp; listed unit Trusts</p> <p>Calculate members benefits and allocate income to each member</p> <p>Preparation of Member Statements for the period ended 30 June 2021</p> <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2021</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2021</p> <p>Sundry advice and Other Matters</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	<p>3,500.00</p>

Description	Amount

**Terms: Strictly Seven Days**

**AMT Due \$**

**3,500.00**

The Amount Due Includes GST of \$318.18

\* Indicates Taxable Supply

**Refer to our Terms of Trade on our website [www.taxonline.com.au](http://www.taxonline.com.au)**

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

<b>Remittance Advice.</b>		Invoice: 209565
THE L & MD COOPER SUPERANNUATION FUND		Ref: COOP1003
*Cheque	*Cash	25 January, 2022
*M/card & VISA Only		
*Direct Deposit - please use Invoice No. as your REFERENCE		
<b>Senrico Pty Ltd --- BSB 484 799</b>	<b>Acc 167 066 970</b>	<b>Amt Due: \$ 3,500.00</b>
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder .....	Signature .....	Expiry Date ...../.....

# 30400 - ATO Supervisory Levy

2022 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%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$259.00	\$259.00	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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



The L & MD Cooper Superannuation Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ATO Supervisory Levy (30400)</b>					
<i>ATO Supervisory Levy (30400)</i>					
01/03/2022	Direct Credit Ato 012721 AT0002000016245207		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>

**Total Debits: 259.00**

**Total Credits: 0.00**

# 30700 - Auditor's Remuneration

2022 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%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$330.00	\$330.00	

## Supporting Documents

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

## Standard Checklist

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

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
25/02/2022	Online Banking Super Audits L&md Cooper Super		330.00		330.00 DR
			<b>330.00</b>		<b>330.00 DR</b>

**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:** 23 February 2022

**Recipient:** L & MD Cooper Superannuation Fund

**Address:** C/- PO Box 354 ASPLEY QLD 4034

### Description of Services

Statutory audit of the L & MD Cooper Superannuation 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

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
30900	Advisor Fees		\$302.25	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$302.25	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

The L & MD Cooper Superannuation Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 31500 - Bank Charges

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$11.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$11.00	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

The L & MD Cooper Superannuation Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00



# 32800 - Commission

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
32800	Commission		\$10.00	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$10.00	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

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

The L & MD Cooper Superannuation Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 41600 - Pensions Paid

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
COOLYL00001P	(Pensions Paid) Cooper, Lyle - Pension (Pension)	\$18,000.00	\$18,000.00	0%
COOMAR00001P	(Pensions Paid) Cooper, Margaret Doris - Pension (Pension)	\$18,000.00	\$18,000.00	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$36,000.00	\$36,000.00	

## Supporting Documents

- Pension Summary Report [Report](#)

## Standard Checklist

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

The L & MD Cooper Superannuation Fund

# Pension Summary

As at 30 June 2022

**Member Name :** Cooper, Lyle

**Member Age :** 80\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
COOLYL00001P	Account Based Pension	01/07/2010	36.67%	3.50%	\$8,780.00*	N/A	\$18,000.00	\$0.00	\$18,000.00	NIL

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

					<b>\$8,780.00</b>	<b>\$0.00</b>	<b>\$18,000.00</b>	<b>\$0.00</b>	<b>\$18,000.00</b>	<b>\$0.00</b>
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

**Member Name :** Cooper, Margaret

**Member Age :** 78\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
COOMAR00001P	Account Based Pension	01/07/2010	73.79%	3.00%	\$6,200.00*	N/A	\$18,000.00	\$0.00	\$18,000.00	NIL

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

					<b>\$6,200.00</b>	<b>\$0.00</b>	<b>\$18,000.00</b>	<b>\$0.00</b>	<b>\$18,000.00</b>	<b>\$0.00</b>
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

**Total :**

					<b>\$14,980.00</b>	<b>\$0.00</b>	<b>\$36,000.00</b>	<b>\$0.00</b>	<b>\$36,000.00</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

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

# 48500 - Income Tax Expense

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$1,718.57)	(\$3,087.04)	(44.33)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,718.57)	(\$3,087.04)	

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2022 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	(\$50,201.51)	\$19,442.43	(358.21)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$50,201.51)	\$19,442.43	

## Supporting Documents

No supporting documents

## 50000 - Members

2022 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
COOLYL00001P	Cooper, Lyle - Pension (Pension)	(\$250,743.24)		\$7,815.09	\$18,000.00		(\$224,928.15)	(10.3)%
COOMAR00001P	Cooper, Margaret Doris - Pension (Pension)	(\$206,660.17)		\$6,386.42	\$18,000.00		(\$182,273.75)	(11.8)%
	<b>TOTAL</b>	<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$457,403.41)		\$14,201.51	\$36,000.00		(\$407,201.90)	

### Supporting Documents

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

### Standard Checklist

- Attach copies of Members Statements

# The L & MD Cooper Superannuation Fund

## Members Statement

Lyle Cooper  
 11 Kernel Street  
 The Gap, Queensland, 4061, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Margaret Doris Cooper
Age:	81	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	224,928.15
Date Joined Fund:	20/03/2002	Total Death Benefit:	224,928.15
Service Period Start Date:	20/03/2002	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	COOLYL00001P	Disability Benefit:	0.00
Account Start Date:	01/07/2010		
Account Phase:	Retirement Phase		
Account Description:	Pension		

### Your Balance

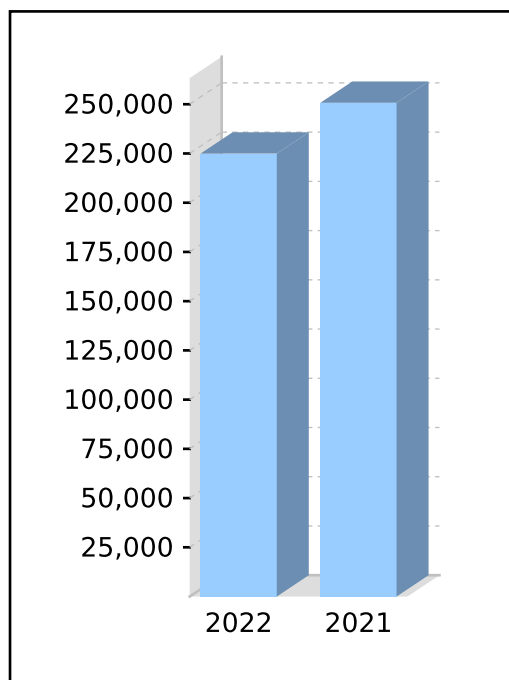
Total Benefits 224,928.15

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 224,928.15  
 Restricted Non Preserved

#### Tax Components

Tax Free (36.67%) 82,522.64  
 Taxable 142,405.51



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	250,743.24
<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	(7,815.09)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	18,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	224,928.15



# The L & MD Cooper Superannuation Fund

## Members Statement

Lyle Cooper  
 11 Kernel Street  
 The Gap, Queensland, 4061, Australia

### Your Details

Date of Birth : Provided  
 Age: 81  
 Tax File Number: Provided  
 Date Joined Fund: 20/03/2002  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: COOLYL00002A  
 Account Start Date: 20/03/2002  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries: N/A  
 Nomination Type: N/A  
 Vested Benefits:

### Your Balance

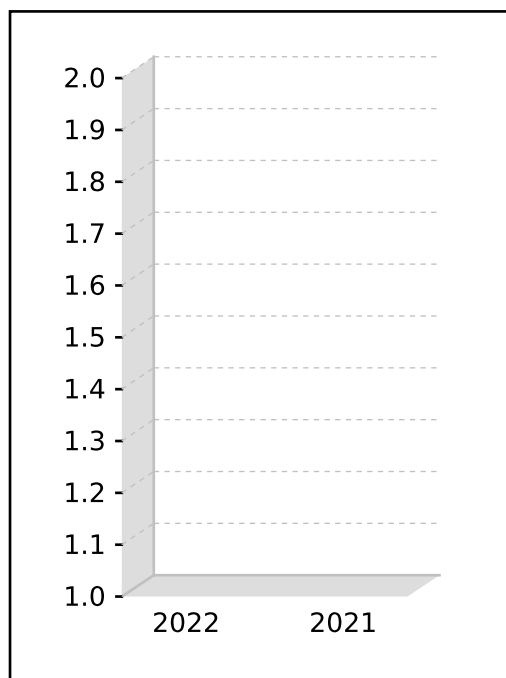
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2021

#### Increases to Member account during the period

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

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2022

0.00

# The L & MD Cooper Superannuation Fund

## Members Statement

Margaret Doris Cooper  
 11 Kernel Street  
 The Gap, Queensland, 4061, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Lyle Cooper
Age:	79	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	182,273.75
Date Joined Fund:	20/03/2002	Total Death Benefit:	182,273.75
Service Period Start Date:	27/03/1995	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	COOMAR00001P	Disability Benefit:	0.00
Account Start Date:	01/07/2010		
Account Phase:	Retirement Phase		
Account Description:	Pension		

### Your Balance

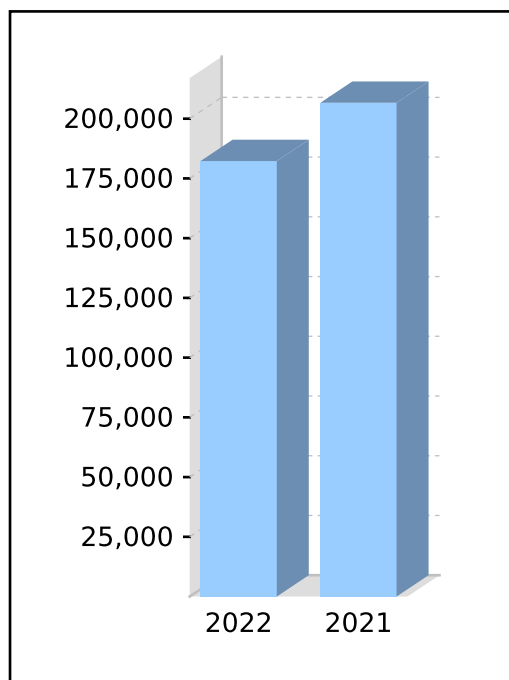
Total Benefits 182,273.75

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 182,273.75  
 Restricted Non Preserved

#### Tax Components

Tax Free (73.79%) 134,560.99  
 Taxable 47,712.76



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	206,660.17
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(6,386.42)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	18,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	182,273.75

# The L & MD Cooper Superannuation Fund

## Members Statement

Margaret Doris Cooper  
 11 Kernel Street  
 The Gap, Queensland, 4061, Australia

### Your Details

Date of Birth : Provided  
 Age: 79  
 Tax File Number: Provided  
 Date Joined Fund: 20/03/2002  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: COOMAR00002A  
 Account Start Date: 20/03/2002  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries: N/A  
 Nomination Type: N/A  
 Vested Benefits:

### Your Balance

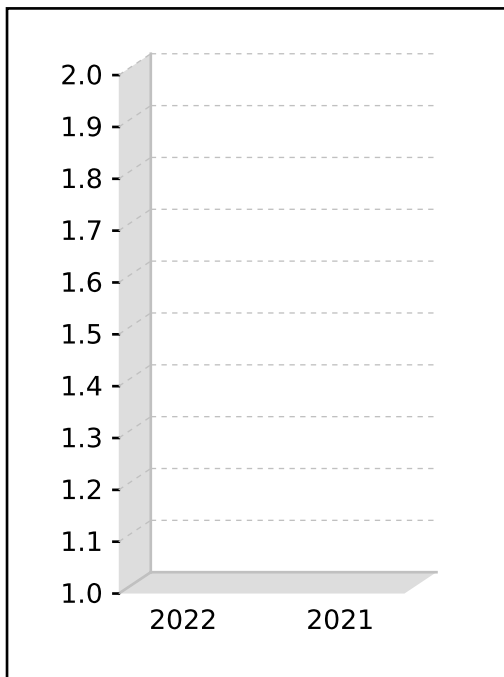
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2021

#### Increases to Member account during the period

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

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2022

0.00

The L & MD Cooper Superannuation Fund

# Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/Transfers Out	Insurance Premiums		Member Expenses
<b>Lyle Cooper (Age: 81)</b>											
COOLYL00001P - Pension - Tax Free: 36.67%											
250,743.24			(7,815.09)		18,000.00						224,928.15
COOLYL00002A - Accumulation											
<b>250,743.24</b>			<b>(7,815.09)</b>		<b>18,000.00</b>						<b>224,928.15</b>
<b>Margaret Doris Cooper (Age: 79)</b>											
COOMAR00001P - Pension - Tax Free: 73.79%											
206,660.17			(6,386.42)		18,000.00						182,273.75
COOMAR00002A - Accumulation											
<b>206,660.17</b>			<b>(6,386.42)</b>		<b>18,000.00</b>						<b>182,273.75</b>
<b>457,403.41</b>			<b>(14,201.51)</b>		<b>36,000.00</b>						<b>407,201.90</b>

# 60400 - Bank Accounts

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
470449	CMCMarketsTrading ACC			0%
ANZCashActive	ANZ Cash Active - CMC Markets	\$47,009.84	\$386,875.23	(87.85)%
CRU1360293	RACQ - Acc 1360293	\$358,272.23	\$27,240.53	1215.22%
QTMBAcc1360289	RACQ - Acc 1360289	\$0.04	\$0.04	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$405,282.11	\$414,115.80	

## Supporting Documents

- Bank Statement Report [Report](#)
- BS - ANZ Cash Transactions.pdf [ANZCashActive](#)
- BS - RACQ Bank.pdf [CRU1360293](#)
- BS - RACQ Bank - 1360289.pdf [QTMBAcc1360289](#)

## 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

**The L & MD Cooper Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / 470449  
**Account Name:** CMCMarketsTrading ACC  
**BSB and Account Number:** 470449

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
		\$ 883,855.27		\$ 883,855.27		\$ 0.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
26/08/2021	15919221 Bght 1000 WES @ 63.9392	64,003.11		(64,003.11)		
26/08/2021	15919261 Bght 500 CBA @ 100.5400	50,320.27		(114,323.38)		
26/08/2021	15919311 Bght 3000 BEN @ 10.0368	30,140.65		(144,464.03)		
26/08/2021	15919341 Bght 3000 BOQ @ 9.3600	28,108.08		(172,572.11)		
27/08/2021	15938778 Sold 1000 WES @ 62.0100		61,947.99	(110,624.12)		
30/08/2021	14991851 Wdl ANZA CASH ACTIVE 014-936 112328457 15919341 [Bight 3000 BOQ 3 9.360015919341]		28,108.08	(82,516.04)		
30/08/2021	14991852 Wdl ANZA CASH ACTIVE 014-936 112328457 15919311 [Bght 3000 BEN e 10.0368 15919311]		30,140.65	(52,375.39)		
30/08/2021	14991853 Wdl ANZA CASH ACTIVE 014-936 112328457 15919261 [Bght 500 CBA o 100.5400 15919261]		50,320.27	(2,055.12)		
30/08/2021	14991854 Wdl ANZA CASH ACTIVE 014-936 112328457 15919221 [Bght 1000 WES @ 63.9392 15919221]		64,003.11	61,947.99		
31/08/2021	11387753 Dep ANZA CASH ACTIVE 014-936 112328457 15938778 [Sold 1.000 WES @ 62.0100 15938778]	61,947.99		0.00		
02/09/2021	16013167 Bght 3000 SUN @ 12.5800	37,777.74		(37,777.74)		
02/09/2021	16013211 Bght 6000 IFL @ 4.7478	28,515.48		(66,293.22)		
06/09/2021	15070701 Wdl ANZA CASH ACTIVE 014-936 112328457 16013211 [Dight 5000 IFL 0 4.7478 16013211]		28,515.48	(37,777.74)		
06/09/2021	15070702 Wdl ANZA CASH ACTIVE 014-936 112328457 16013167 [Bight 3000 SUN @ 12.5800 16013167]		37,777.74	0.00		

**The L & MD Cooper Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
21/09/2021	16261644 Sold 263 AKN @ 0.1750		35.03	35.03		
21/09/2021	16261953 Sold 3000 BEN @ 9.0901		27,242.99	27,278.02		
21/09/2021	16262183 Sold 3000 BOQ @ 8.9600		26,853.12	54,131.14		
21/09/2021	16266648 Sold 3000 CGF @ 6.0000		17,982.00	72,113.14		
21/09/2021	16266719 Sold 500 CBA @ 99.7852		49,842.72	121,955.86		
21/09/2021	16266802 Sold 1500 CR9 @ 0.0480		61.00	122,016.86		
21/09/2021	16266886 Sold 146963 DRE @ 0.0373		5,476.63	127,493.49		
21/09/2021	16266990 Sold 1000 FMG @ 14.9100		14,895.09	142,388.58		
21/09/2021	16267066 Sold 6000 IFL @ 4.0773		24,444.02	166,832.60		
21/09/2021	16267139 Sold 700 MEZ @ 5.0100		3,497.10	170,329.70		
21/09/2021	16267223 Sold 12000 SCI @ 0.0360		422.10	170,751.80		
21/09/2021	16267319 Sold 3000 SUN @ 12.4400		37,290.15	208,041.95		
23/09/2021	11542679 Dep ANZA CASH ACTIVE 014-936 112328457 16262183 [Sold 3000 800 @ 8,9600 16262183]	26,853.12		181,188.83		
23/09/2021	11542680 Dep ANZA CASH ACTIVE 014-936 112328457 16267066 [Sold 6000 IFL a 4.0773 16267066]	24,444.02		156,744.81		
23/09/2021	11542681 Dep ANZA CASH ACTIVE 014-936 112328457 16266648 [Sold 3000 CGF @ 6.0000 16265648]	17,982.00		138,762.81		
23/09/2021	11542682 Dep ANZA CASH ACTIVE 014-936 112328457 16266990 [Sold 1000 FMQ @ 14.9100C 16266960]	14,895.09		123,867.72		
23/09/2021	11542683 Dep ANZA CASH ACTIVE 014-936 112328457 16266886 [Sold 146963 DRE e 0.0373 16256886]	5,476.63		118,391.09		
23/09/2021	11542684 Dep ANZA CASH ACTIVE 014-936 112328457 16267139 [Sold 700 MEZ @ 5.0100 16207139]	3,497.10		114,893.99		
23/09/2021	11542685 Dep ANZA CASH ACTIVE 014-936 112328457 16267223 [Sold 12000 SCI @ 0.0360]	422.10		114,471.89		

**The L & MD Cooper Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	16267223]					
23/09/2021	11542686 Dep ANZA CASH ACTIVE 014-936 112328457 16266802 [Sold 1500 CR9 e 0.0480 16255802]	61.00		114,410.89		
23/09/2021	11542687 Dep ANZA CASH ACTIVE 014-936 112328457 16261644 [Sold 263 AKN e 0.1750 16261844]	35.03		114,375.86		
23/09/2021	11542688 Dep ANZA CASH ACTIVE 014-936 112328457 16266719 [Sold 500 CBA (2 99.7852 16266719]	49,842.72		64,533.14		
23/09/2021	11542689 Dep ANZA CASH ACTIVE 014-936 112328457 16267319 [Sold 3000 SUN 0 12.4400 16267319]	37,290.15		27,242.99		
23/09/2021	11542690 Dep ANZA CASH ACTIVE 014-936 112328457 16261953 [Sold 3000 BCN an 9.0901 16261953]	27,242.99		0.00		
14/01/2022	16395172 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdl TRANSFER TO NOM AC]		25,000.00	25,000.00		
14/01/2022	12259218 DE: 514-179 1360293 [Direct Credit Cmc Markets Stoc 511749 19448931]	25,000.00		0.00		
22/06/2022	17904417 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdl TRANSFER TO NOM AC]		350,000.00	350,000.00		
22/06/2022	13261921 DE: 514-179 1360293	350,000.00		0.00		
30/06/2022	CLOSING BALANCE			0.00		
		<u>883,855.27</u>	<u>883,855.27</u>			



# The L & MD Cooper Superannuation Fund

## Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / ANZCashActive

**Account Name:** ANZ Cash Active - CMC Markets

**BSB and Account Number:** 014936 112328457

<b>Opening Balance</b>	-	<b>Total Debits</b>	+	<b>Total Credits</b>	=	<b>Closing Balance</b>	<b>Data Feed Used</b>
\$ 386,875.23		\$ 613,865.33		\$ 273,999.94		\$ 47,009.84	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			386,875.23		
02/07/2021	EXTERNAL DIV IPL ITM DIV TRAN [System Matched Income Data]		100.00	386,975.23		
30/08/2021	14991854 Wdl ANZA CASH ACTIVE 014-936 112328457 15919221 [8ght 1000 WES @ 63.9392 15919221]	64,003.11		322,972.12		
30/08/2021	14991853 Wdl ANZA CASH ACTIVE 014-936 112328457 15919261 [8ght 500 CBA o 100.5400 15919261]	50,320.27		272,651.85		
30/08/2021	14991852 Wdl ANZA CASH ACTIVE 014-936 112328457 15919311 [Bght 3000 BEN e 10.0368 15919311]	30,140.65		242,511.20		
30/08/2021	14991851 Wdl ANZA CASH ACTIVE 014-936 112328457 15919341 [Bight 3000 BOQ 3 9.360015919341]	28,108.08		214,403.12		
31/08/2021	11387753 Dep ANZA CASH ACTIVE 014-936 112328457 15938778 [Sold 1.000 WES @ 62.0100 15938778]		61,947.99	276,351.11		
06/09/2021	15070702 Wdl ANZA CASH ACTIVE 014-936 112328457 16013167 [Bight 3000 SUN @ 12.5800 16013167]	37,777.74		238,573.37		
06/09/2021	15070701 Wdl ANZA CASH ACTIVE 014-936 112328457 16013211 [Dight 5000 IFL 0 4.7478 16013211]	28,515.48		210,057.89		
22/09/2021	EXTERNAL DIV IOOF DIVIDEND TR [System Matched Income Data]		690.00	210,747.89		
22/09/2021	EXTERNAL DIV CHALLENGER LID T [System Matched Income Data]		315.00	211,062.89		
23/09/2021	11542690 Dep ANZA CASH ACTIVE 014-936 112328457 16261953 [Sold 3000 BCN an 9.0901 16261953]		27,242.99	238,305.88		
23/09/2021	11542689 Dep ANZA CASH ACTIVE 014-936 112328457 16267319 [Sold 3000 SUN 0 12.4400 16267319]		37,290.15	275,596.03		

**The L & MD Cooper Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/09/2021	11542688 Dep ANZA CASH ACTIVE 014-936 112328457 16266719 [Sold 500 CBA (2 99.7852 16266719)]		49,842.72	325,438.75		
23/09/2021	11542687 Dep ANZA CASH ACTIVE 014-936 112328457 16261644 [Sold 263 AKN e 0.1750 16261844]		35.03	325,473.78		
23/09/2021	11542686 Dep ANZA CASH ACTIVE 014-936 112328457 16266802 [Sold 1500 CR9 e 0.0480 16255802]		61.00	325,534.78		
23/09/2021	11542685 Dep ANZA CASH ACTIVE 014-936 112328457 16267223 [Sold 12000 SCI @ 0.0360 16267223]		422.10	325,956.88		
23/09/2021	11542684 Dep ANZA CASH ACTIVE 014-936 112328457 16267139 [Sold 700 MEZ @ 5.0100 16207139]		3,497.10	329,453.98		
23/09/2021	11542683 Dep ANZA CASH ACTIVE 014-936 112328457 16266886 [Sold 146963 DRE e 0.0373 16256886]		5,476.63	334,930.61		
23/09/2021	11542681 Dep ANZA CASH ACTIVE 014-936 112328457 16266648 [Sold 3000 CGF @ 6.0000 16265648]		17,982.00	352,912.61		
23/09/2021	11542680 Dep ANZA CASH ACTIVE 014-936 112328457 16267066 [Sold 6000 IFL a 4.0773 16267066]		24,444.02	377,356.63		
23/09/2021	11542679 Dep ANZA CASH ACTIVE 014-936 112328457 16262183 [Sold 3000 800 @ 8,9600 16262183]		26,853.12	404,209.75		
23/09/2021	11542682 Dep ANZA CASH ACTIVE 014-936 112328457 16266990 [Sold 1000 FMQ @ 14.910C 16266960]		14,895.09	419,104.84		
30/09/2021	EXTERNAL DIV FMG DIVIDEND TRA [System Matched Income Data]		2,110.00	421,214.84		
30/09/2021	EXTERNAL DIV Bendigo TRANSFER [System Matched Income Data]		795.00	422,009.84		
14/01/2022	16395172 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdi TRANSFER TO NOM AC]	25,000.00		397,009.84		
22/06/2022	17904417 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdi TRANSFER TO NOM AC]	350,000.00		47,009.84		
30/06/2022	CLOSING BALANCE			47,009.84		
		<u>613,865.33</u>	<u>273,999.94</u>			

# The L & MD Cooper Superannuation Fund

## Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / CRU1360293

**Account Name:** RACQ - Acc 1360293

**BSB and Account Number:** 804002 1360293

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 27,240.53 \$ 48,686.75 \$ 379,718.45 \$ 358,272.23

**Data Feed Used**

None - Manually Input or Import

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			27,240.53		
01/07/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]	3,000.00		24,240.53		
01/07/2021	Interest		0.22	24,240.75		
13/07/2021	Foreign Chq \$19.28USD		14.65	24,255.40		
01/08/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]	3,000.00		21,255.40		
01/08/2021	Interest		0.20	21,255.60		
01/09/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]	3,000.00		18,255.60		
01/09/2021	Interest		0.18	18,255.78		
01/10/2021	Transfer to 064174 10279052 Pension	3,000.00		15,255.78		
01/10/2021	Interest		0.15	15,255.93		
01/11/2021	Transfer to 064174 10279052 Pension	3,000.00		12,255.93		
01/11/2021	Interest		0.12	12,256.05		
01/12/2021	Transfer to 064174 10279052 Pension	3,000.00		9,256.05		
01/12/2021	Interest		0.10	9,256.15		
01/01/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]	3,000.00		6,256.15		
01/01/2022	Interest		0.07	6,256.22		
14/01/2022	12259218 DE: 514-179 1360293 [Direct Credit Cmc Markets Stoc 511749 19448931]		25,000.00	31,256.22		

**The L & MD Cooper Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

<b>Date</b>	<b>Description</b>	<b>Debit \$</b>	<b>Credit \$</b>	<b>Ledger Balance \$</b>	<b>Statement Balance \$</b>	<b>Variance \$</b>
31/01/2022	Online Banking Senrico Pty Ltd	3,500.00		27,756.22		
01/02/2022	Transfer to 5417410279052 Pension [Transfer to 064174 10279052 Pension]	3,000.00		24,756.22		
01/02/2022	Interest		0.17	24,756.39		
09/02/2022	Online Banking Lyle & Margaret Doris Cooper Boq Refund Payment	8,856.75		15,899.64		
25/02/2022	Online Banking Super Audits L&md Cooper Super	330.00		15,569.64		
01/03/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]	3,000.00		12,569.64		
01/03/2022	Direct Credit Ato 012721 AT0002000016245207		2,828.04	15,397.68		
01/03/2022	Interest		0.14	15,397.82		
30/03/2022	Dividend Rdc 255730 S00011071660		73.20	15,471.02		
31/03/2022	Dividend Mag Payment 077669 001276246610		1,800.00	17,271.02		
01/04/2022	Transfer to 064174 10279052 Pension	3,000.00		14,271.02		
01/04/2022	Interest		0.13	14,271.15		
01/05/2022	Transfer to 064174 10279052 Pension	3,000.00		11,271.15		
01/05/2022	Interest		0.11	11,271.26		
01/06/2022	Transfer to 064174 10279052 Pension	3,000.00		8,271.26		
01/06/2022	Interest		0.97	8,272.23		
22/06/2022	Direct Credit Cmc Markets Stoc 511749 21588940		350,000.00	358,272.23		
30/06/2022	CLOSING BALANCE			358,272.23		
		<u>48,686.75</u>	<u>379,718.45</u>			

**The L & MD Cooper Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

**Chart Code:** 60400 / QTMBAcc1360289

**Account Name:** RACQ - Acc 1360289

**BSB and Account Number:** 514179 1360289

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 0.04 \$ 0.04

**Data Feed Used**  
 None - Manually Input or Import

<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Ledger Balance</b>	<b>Statement Balance</b>	<b>Variance</b>
		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
01/07/2021	Opening Balance			0.04		
30/06/2022	CLOSING BALANCE			0.04		

# Cash Transaction Summary



Accounts   Stock Holdings   Open Orders   Order History   Profit & Loss

Confirmations   **Statements**   Tax & Portfolio Reporting

Trading Account Statement | **Cash Transaction Summary** | Portfolio Report | EOFY Trading Statement

470449 - Mr Lyle Cooper + Mrs Margaret Cooper <L&Md Cooper Super Fund A/C>

1/7/2021 - 30/6/2022

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Institution ANZ Banking Group Ltd   BSB 014-936   Account Number 112328457

Account of MR LYLE COOPER + MRS MARGARET COOPER <L&M COOPER SUPER FUND A/C>

Open Balance \$386,875.23   Closing Balance \$47,009.84   Total Debit \$613,865.33   Total Credit \$273,999.94


Date	Description	Debit \$	Credit \$	Balance \$
22/06/2022	Wdr TRANSFER TO NOM AC	350,000.00		47,009.84
14/01/2022	Wdr TRANSFER TO NOM AC	25,000.00		197,009.84
30/09/2021	EXTERNAL - DIV FMG DIVIDEND TRA		2,110.00	422,009.84
30/09/2021	EXTERNAL - DIV Bendigo TRANSFER		795.00	419,809.84
23/09/2021	Sold 3000 BDN @ 9.9901 16261953		27,242.99	419,104.84
23/09/2021	Sold 3000 SUN @ 12.4400 16267310		37,390.15	391,661.65
23/09/2021	Sold 500 CBA @ 99.7852 16266719		49,842.72	354,571.70
23/09/2021	Sold 263 AKN @ 0.1750 16261844		35.03	304,728.88
23/09/2021	Sold 1500 CR9 @ 0.0480 16266802		61.00	304,693.95
23/09/2021	Sold 12000 SCI @ 0.0360 16267223		422.10	304,632.95
23/09/2021	Sold 700 MEZ @ 5.0100 16267139		3,497.10	304,210.85
23/09/2021	Sold 146963 DRE @ 0.0373 16266886		5,476.63	300,713.75
23/09/2021	Sold 1000 FMG @ 14.9100 16266990		14,895.09	286,237.12
23/09/2021	Sold 3000 CGF @ 6.0000 16266548		17,982.00	268,342.03
23/09/2021	Sold 6000 IFL @ 4.0773 16267066		24,444.02	262,360.03
23/09/2021	Sold 3000 BOC @ 8.9000 16262183		26,653.12	237,916.01
22/09/2021	EXTERNAL - DIV IQDF DIVIDEND TR		690.00	211,062.89
22/09/2021	EXTERNAL - DIV CHALLENGER LTD T		315.00	210,372.89
06/09/2021	Bght 3000 SUN @ 12.5800 16013167	37,777.74		210,057.89
06/09/2021	Bght 6000 IFL @ 4.7478 16013211	28,515.48		247,835.63
31/08/2021	Sold 1000 WES @ 62.0100 15938778		61,947.99	276,351.11
30/08/2021	Bght 1000 WES @ 63.9392 15919221	64,003.11		214,403.12
30/08/2021	Bght 500 CBA @ 100.5400 15919261	50,326.27		278,406.23
30/08/2021	Bght 3000 BEN @ 10.0368 15919311	30,140.65		328,726.50
30/08/2021	Bght 3000 BOC @ 9.3600 15919341	28,108.08		358,867.15
02/07/2021	EXTERNAL - DIV IFL ITM DIV TRAN		100.00	366,975.23

**IMPORTANT NOTE:** For accounts which are not operated directly through CMC Markets Invest, please refer to your bank for full statement history, as the list above may not be complete.

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.

# Set your saving goals



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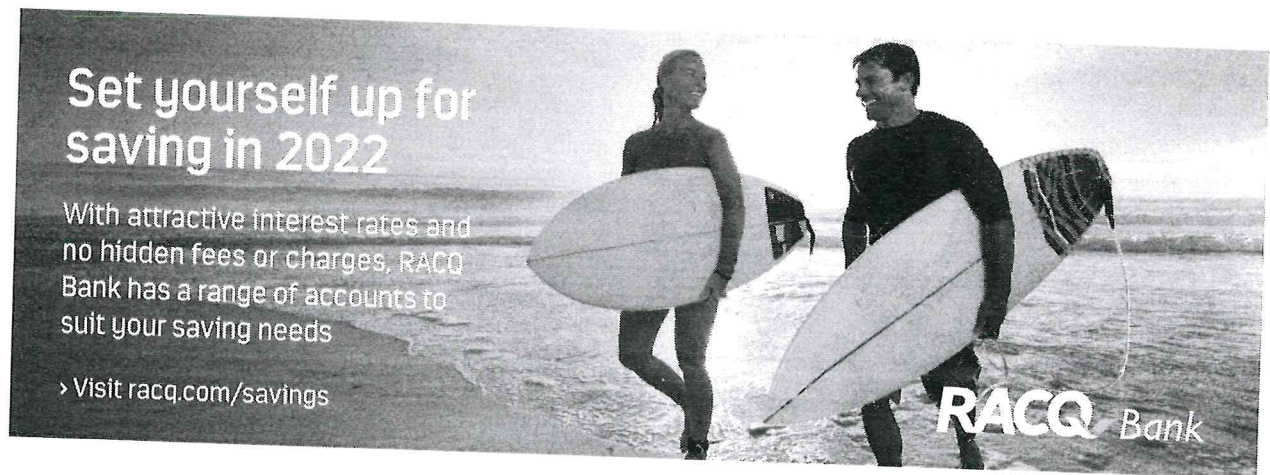
## Financial Statement

31 December 2021

Bank ID	10052768
Statement No	110
BSB	514 179

### Account Summary

Account	Account Number	Closing Balance
Business Unsec Current Account	1360289	\$0.04
Cash Management Account	1360293	\$9,256.15



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**RACQ Bank**

**1360289 - Business Unsec Current Account**

Effective Date	Posting Date	Description	Debit	Credit	Balance
	1 Jul	Opening Balance			0.04
	31 Dec	Closing Balance			0.04

**1360293 - Cash Management Account**

Effective Date	Posting Date	Description	Debit	Credit	Balance
	1 Jul	Opening Balance			27,240.53
	1 Jul	Transfer to 064174 10279052 Pension	3,000.00		24,240.53
	1 Jul	Interest		0.22	24,240.75
	13 Jul	Foreign Chq \$19.28USD		14.65	24,255.40
	1 Aug	Transfer to 064174 10279052 Pension	3,000.00		21,255.40
	1 Aug	Interest		0.20	21,255.60
	1 Sep	Transfer to 064174 10279052 Pension	3,000.00		18,255.60
	1 Sep	Interest		0.18	18,255.78
	1 Oct	Transfer to 064174 10279052 Pension	3,000.00		15,255.78
	1 Oct	Interest		0.15	15,255.93
	1 Nov	Transfer to 064174 10279052 Pension	3,000.00		12,255.93
	1 Nov	Interest		0.12	12,256.05
	1 Dec	Transfer to 064174 10279052 Pension	3,000.00		9,256.05
	1 Dec	Interest		0.10	9,256.15
	31 Dec	Closing Balance			9,256.15

**Important Notes**

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- **Loan Closing Balance:** The current loan closing balance may not be the final payout amount. Interest, fees and charges may apply when paying out your loan. Please contact us on 13 1905 to obtain your final payout amount.
- **Transaction Validation:** Please carefully check all transactions appearing on this statement. If you believe that an error has occurred or possible unauthorised transaction or if you have any questions, please contact us on 13 1905 or visit any of our RACQ stores.
  - **Lost or Stolen Cards:** Immediately report lost or stolen cards by contact us on 13 1905 or if overseas call +61 7 3845 4851, 24 hours a day.
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**PIN and Pass Code Security:**

To guard against unauthorised electronic transactions you should adhere to the security guidelines below.

1. Do not select a PIN or Pass Code that represents your birth date, phone number or a recognisable part of your name.
2. Never write down or keep a record of your PIN or Pass Code on or with anything that is also needed to perform a transaction including your card, mobile payment device or computer, unless suitably protected.
3. Do not voluntarily disclose your PIN or Pass Code to anything or anyone, including a family member or a friend. Use care to prevent another person seeing your card number, expiry date, CVV, PIN and/or Pass Code being entered at Electronic Equipment including but not limited to ATMs, EFT terminals, a computer or mobile payment device.
4. Immediately report the loss, theft, unauthorised use or compromise of your PIN, Pass Code, card or any mobile payment device to RACQ Bank by calling 13 1905 or if overseas call +61 7 3845 4851, 24 hours a day.

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# Financial Statement

30 June 2022

Bank ID	10052768
Statement No	111
BSB	514 179

## Account Summary

Account	Account Number	Closing Balance
Business Unsec Current Account	1360289	\$0.04
Cash Management Account	1360293	\$358,272.23

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74000113 13 1905 Banking Group Limited 10052768

**1360289 - Business Unsec Current Account**

Effective Date	Posting Date	Description	Debit	Credit	Balance
	1 Jan	Opening Balance			0.04
	30 Jun	Closing Balance			0.04

**1360293 - Cash Management Account**

Effective Date	Posting Date	Description	Debit	Credit	Balance
	1 Jan	Opening Balance			9,256.15
	1 Jan	Transfer to 064174 10279052 Pension	3,000.00		6,256.15
	1 Jan	Interest		0.07	6,256.22
	14 Jan	Direct Credit Cmc Markets Stoc 511749 19448931		25,000.00	31,256.22
	31 Jan	Online Banking Senrico Pty Ltd	3,500.00		27,756.22
	1 Feb	Transfer to 064174 10279052 Pension	3,000.00		24,756.22
	1 Feb	Interest		0.17	24,756.39
	9 Feb	Online Banking Lyle & Margaret Doris Cooper Boq Refund Payment	8,856.75		15,899.64
	25 Feb	Online Banking Super Audits L&md Cooper Super	330.00		15,569.64
	1 Mar	Transfer to 064174 10279052 Pension	3,000.00		12,569.64
	1 Mar	Direct Credit Ato 012721 AT0002000016245207		2,828.04	15,397.68
	1 Mar	Interest		0.14	15,397.82
	30 Mar	Dividend Rdc 255730 S00011071660		73.20	15,471.02
	31 Mar	Dividend Mqg Payment 077669 001276246610		1,800.00	17,271.02
	1 Apr	Transfer to 064174 10279052 Pension	3,000.00		14,271.02
	1 Apr	Interest		0.13	14,271.15
	1 May	Transfer to 064174 10279052 Pension	3,000.00		11,271.15
	1 May	Interest		0.11	11,271.26
	1 Jun	Transfer to 064174 10279052 Pension	3,000.00		8,271.26
	1 Jun	Interest		0.97	8,272.23
	22 Jun	Direct Credit Cmc Markets Stoc 511749 21588940		350,000.00	358,272.23
	30 Jun	Closing Balance			358,272.23

**Interest Earned 1st July 2021 to 30th June 2022**

To be retained by payee for taxation purposes.

Account Number	Interest Earned	Withholding Tax
1360289	\$0.00	\$0.00
1360293	\$2.56	\$0.00

**Important Notes**

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- **Transaction Validation:** Please carefully check all transactions appearing on this statement. If you believe that an error has occurred or possible unauthorised transaction or if you have any questions, please contact us on 13 1905 or visit any of our RACQ stores.
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- **Complaints and Compliments:** If you have any feedback such as a complaint or compliment, please do not hesitate to contact us on 13 1905, or visit any of our RACQ stores or log your feedback directly via our website [racq.com/banking](http://racq.com/banking) a copy of our Complaints and Compliments Guide is also available on our website.

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 Web [racq.com/banking](http://racq.com/banking)

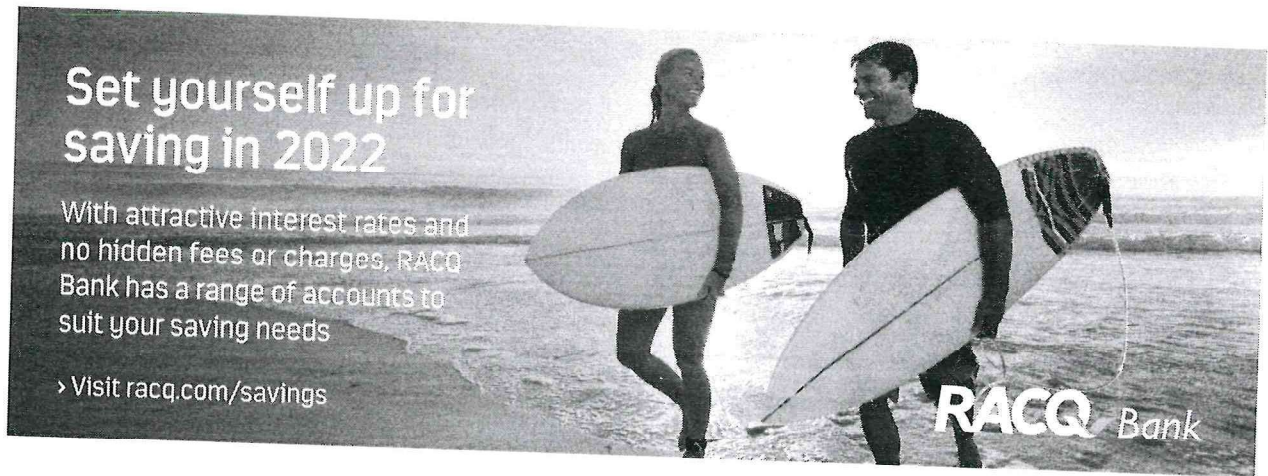
## Financial Statement

31 December 2021

Bank ID	10052768
Statement No	110
BSB	514 179

### Account Summary

Account	Account Number	Closing Balance
Business Unsec Current Account	1360289	\$0.04
Cash Management Account	1360293	\$9,256.15



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**RACQ Bank**

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**1360289 - Business Unsec Current Account**

Effective Date	Posting Date	Description	Debit	Credit	Balance
	1 Jul	Opening Balance			0.04
	31 Dec	Closing Balance			0.04

**1360293 - Cash Management Account**

Effective Date	Posting Date	Description	Debit	Credit	Balance
	1 Jul	Opening Balance			27,240.53
	1 Jul	Transfer to 064174 10279052 Pension	3,000.00		24,240.53
	1 Jul	Interest		0.22	24,240.75
	13 Jul	Foreign Chq \$19.28USD		14.65	24,255.40
	1 Aug	Transfer to 064174 10279052 Pension	3,000.00		21,255.40
	1 Aug	Interest		0.20	21,255.60
	1 Sep	Transfer to 064174 10279052 Pension	3,000.00		18,255.60
	1 Sep	Interest		0.18	18,255.78
	1 Oct	Transfer to 064174 10279052 Pension	3,000.00		15,255.78
	1 Oct	Interest		0.15	15,255.93
	1 Nov	Transfer to 064174 10279052 Pension	3,000.00		12,255.93
	1 Nov	Interest		0.12	12,256.05
	1 Dec	Transfer to 064174 10279052 Pension	3,000.00		9,256.05
	1 Dec	Interest		0.10	9,256.15
	31 Dec	Closing Balance			9,256.15

**Important Notes**

- **Product Information:** Information on the benefits, features, risks, fees and charges, interest rates, and terms and conditions are available from any RACQ store or can be located on our website [racq.com/banking](http://racq.com/banking)
- **Loan Closing Balance:** The current loan closing balance may not be the final payout amount. Interest, fees and charges may apply when paying out your loan. Please contact us on 13 1905 to obtain your final payout amount.
- **Transaction Validation:** Please carefully check all transactions appearing on this statement. If you believe that an error has occurred or possible unauthorised transaction or if you have any questions, please contact us on 13 1905 or visit any of our RACQ stores.
- **Lost or Stolen Cards:** Immediately report lost or stolen cards by contact us on 13 1905 or if overseas call +61 7 3845 4851, 24 hours a day.
- **Complaints and Compliments:** If you have any feedback such as a complaint or compliment, please do not hesitate to contact us on 13 1905, or visit any of our RACQ stores or log your feedback directly via our website [racq.com/banking](http://racq.com/banking) a copy of our Complaints and Compliments Guide is also available on our website.

**PIN and Pass Code Security:**

To guard against unauthorised electronic transactions you should adhere to the security guidelines below.

1. Do not select a PIN or Pass Code that represents your birth date, phone number or a recognisable part of your name.
2. Never write down or keep a record of your PIN or Pass Code on or with anything that is also needed to perform a transaction including your card, mobile payment device or computer, unless suitably protected.
3. Do not voluntarily disclose your PIN or Pass Code to anything or anyone, including a family member or a friend. Use care to prevent another person seeing your card number, expiry date, CVV, PIN and/or Pass Code being entered at Electronic Equipment including but not limited to ATMs, EFT terminals, a computer or mobile payment device.
4. Immediately report the loss, theft, unauthorised use or compromise of your PIN, Pass Code, card or any mobile payment device to RACQ Bank by calling 13 1905 or if overseas call +61 7 3845 4851, 24 hours a day.

Failure to adhere to these guidelines could result in you being liable for any unauthorised electronic transactions on your accounts. Liability for any losses will be determined under the ePayments Code. RACQ bank's security approach is available on our website [racq.com/banking](http://racq.com/banking). Further information about security is available from the Australian Competition and Consumer Commission website [scamwatch.gov.au](http://scamwatch.gov.au). Information about the ePayments Code can be obtained from us or ASIC's website [asic.gov.au](http://asic.gov.au)

A greener tomorrow starts today



009851 036  
L&md Cooper ATF L&md Cooper Super Fund  
11 Kernel St  
THE GAP QLD 4061

Phone 13 1905  
Email banking@racq.com.au  
Web racq.com/banking

# Financial Statement

30 June 2022

Bank ID	10052768
Statement No	111
BSB	514 179

## Account Summary

Account	Account Number	Closing Balance
Business Unsec Current Account	1360289	\$0.04
Cash Management Account	1360293	\$358,272.23

## Greenify your home with our new Green Personal Loan\*

Fees, charges, terms and conditions apply. Contact us for a copy. This offer is available to eligible customers who are approved for a personal credit line. The offer is also subject to credit and market conditions. The Green Personal Loan is available for new lending to help purchase eligible green products.

**1360289 - Business Unsec Current Account**

Effective Date	Posting Date	Description	Debit	Credit	Balance
	1 Jan	Opening Balance			0.04
	30 Jun	Closing Balance			0.04

**1360293 - Cash Management Account**

Effective Date	Posting Date	Description	Debit	Credit	Balance
	1 Jan	Opening Balance			9,256.15
	1 Jan	Transfer to 064174 10279052 Pension	3,000.00		6,256.15
	1 Jan	Interest		0.07	6,256.22
	14 Jan	Direct Credit Cmc Markets Stoc 511749 19448931		25,000.00	31,256.22
	31 Jan	Online Banking Senrico Pty Ltd	3,500.00		27,756.22
	1 Feb	Transfer to 064174 10279052 Pension	3,000.00		24,756.22
	1 Feb	Interest		0.17	24,756.39
	9 Feb	Online Banking Lyle & Margaret Doris Cooper Boq Refund Payment	8,856.75		15,899.64
	25 Feb	Online Banking Super Audits L&md Cooper Super	330.00		15,569.64
	1 Mar	Transfer to 064174 10279052 Pension	3,000.00		12,569.64
	1 Mar	Direct Credit Ato 012721 AT0002000016245207		2,828.04	15,397.68
	1 Mar	Interest		0.14	15,397.82
	30 Mar	Dividend Rdc 255730 S00011071660		73.20	15,471.02
	31 Mar	Dividend Mqg Payment 077669 001276246610		1,800.00	17,271.02
	1 Apr	Transfer to 064174 10279052 Pension	3,000.00		14,271.02
	1 Apr	Interest		0.13	14,271.15
	1 May	Transfer to 064174 10279052 Pension	3,000.00		11,271.15
	1 May	Interest		0.11	11,271.26
	1 Jun	Transfer to 064174 10279052 Pension	3,000.00		8,271.26
	1 Jun	Interest		0.97	8,272.23
	22 Jun	Direct Credit Cmc Markets Stoc 511749 21588940		350,000.00	358,272.23
	30 Jun	Closing Balance			358,272.23

**Interest Earned 1st July 2021 to 30th June 2022**

To be retained by payee for taxation purposes.

Account Number	Interest Earned	Withholding Tax
1360289	\$0.00	\$0.00
1360293	\$2.56	\$0.00

**Important Notes**

- **Product Information:** Information on the benefits, features, risks, fees and charges, interest rates, and terms and conditions are available from any RACQ store or can be located on our website [racq.com/banking](http://racq.com/banking)
- **Loan Closing Balance:** The current loan closing balance may not be the final payout amount. Interest, fees and charges may apply when paying out your loan. Please contact us on 13 1905 to obtain your final payout amount.
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- **Lost or Stolen Cards:** Immediately report lost or stolen cards by contact us on 13 1905 or if overseas call +61 7 3845 4851, 24 hours a day.
- **Complaints and Compliments:** If you have any feedback such as a complaint or compliment, please do not hesitate to contact us on 13 1905, or visit any of our RACQ stores or log your feedback directly via our website [racq.com/banking](http://racq.com/banking) a copy of our Complaints and Compliments Guide is also available on our website.

# 61800 - Distributions Receivable

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
RDC.AX	Redcape Hotel Group		\$73.20	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$73.20	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment

The L & MD Cooper Superannuation Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Receivable (61800)</b>					
Redcape Hotel Group (RDC.AX)					
01/07/2021	Opening Balance				73.20 DR
30/03/2022	Dividend Rdc 255730 S00011071660			73.20	0.00 DR
				<b>73.20</b>	<b>0.00 DR</b>

**Total Debits: 0.00**

**Total Credits: 73.20**



# 68000 - Sundry Debtors

2022 Financial Year

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors		\$1,814.65	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$1,814.65	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Match to Source Documentation

The L & MD Cooper Superannuation Fund

# General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
01/07/2021	Opening Balance				1,814.65 DR
13/07/2021	Foreign Chq \$19.28USD			14.65	1,800.00 DR
31/03/2022	Dividend Mag Payment 077669 001276246610			1,800.00	0.00 DR
				<b>1,814.65</b>	<b>0.00 DR</b>

**Total Debits: 0.00**

**Total Credits: 1,814.65**

# 77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
AKN.AX	Auking Mining Limited	0.000000		263.000000	\$38.14	100%
BEN.AX	Bendigo And Adelaide Bank Limited	0.000000		0.000000		0%
BOQ.AX	Bank Of Queensland Limited.	0.000000		0.000000		0%
CBA.AX	Commonwealth Bank Of Australia.	0.000000		0.000000		0%
CGF.AX	Challenger Limited	0.000000		3000.000000	\$16,230.00	100%
CR9.AX	Corella Resources Ltd	0.000000		1500.000000	\$67.50	100%
DRE.AX	Dreadnought Resources Ltd	0.000000		146963.000000	\$3,527.11	100%
FCT.AX	First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd )	26.000000	\$1.22	26.000000	\$1.72	(29.07)%
FMG.AX	Fortescue Metals Group Ltd	0.000000		1000.000000	\$23,340.00	100%
IFL.AX	loof Holdings Limited	0.000000		0.000000		0%
MEZ.AX	Meridian Energy Limited	0.000000		700.000000	\$3,465.00	100%
SCI.AX	Silver City Minerals Limited	0.000000		12000.000000	\$300.00	100%

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SDL.AX	Sundance Resources Limited	40000.000000	\$200.00	40000.000000	\$200.00	0%
SUN.AX	Suncorp Group Limited	0.000000		0.000000		0%
WES.AX	Wesfarmers Limited	0.000000		0.000000		0%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		40026.000000	\$201.22	205452.000000	\$47,169.47	

### Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- Sell Confirmations.pdf
- Buy Confirmations.pdf

### Standard Checklist

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

The L & MD Cooper Superannuation Fund  
**Balance Review Report**

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
<b>60400</b>	<b>Bank Accounts</b>						
ANZCashActive	ANZ Cash Active - CMC Markets					47,009.84	
QTMBAcc1360289	RACQ - Acc 1360289					0.04	
CRU1360293	RACQ - Acc 1360293					358,272.23	
<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>						
FCT.AX	First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd )				Verify	26.0000	<b>26.0000</b>
SDL.AX	Sundance Resources Limited				Setup	40,000.0000	<b>40,000.0000</b>



# The L & MD Cooper Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
	146,963.00	2,856.35			(146,963.00)	(2,856.35)	2,620.28		0.00	
FCT.AX - First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd )	26.00	1,055.00						26.00	1,055.00	1.22
FMG.AX - Fortescue Metals Group Ltd	1,000.00	24,459.43			(1,000.00)	(24,459.43)	(9,564.34)		0.00	
IFL.AX - loof Holdings Limited			6,000.00	28,515.48	(6,000.00)	(28,515.48)	(4,071.46)		0.00	
MEZ.AX - Meridian Energy Limited	700.00	5,301.90			(700.00)	(5,301.90)	(1,804.80)		0.00	
SCI.AX - Silver City Minerals Limited	12,000.00	1,083.00			(12,000.00)	(1,083.00)	(660.90)		0.00	
SUN.AX - Suncorp Group Limited			3,000.00	37,777.74	(3,000.00)	(37,777.74)	(487.59)		0.00	
SDL.AX - Sundance Resources Limited	40,000.00	3,599.00						40,000.00	3,599.00	200.00
WES.AX - Wesfarmers Limited			1,000.00	64,003.11	(1,000.00)	(64,003.11)	(2,055.12)		0.00	
	<b>65,757.33</b>	<b>238,865.33</b>			<b>(299,968.66)</b>	<b>(29,978.72)</b>		<b>4,654.00</b>		<b>201.22</b>
	<b>479,873.13</b>	<b>1,776,438.99</b>			<b>(1,846,376.01)</b>	<b>(29,978.72)</b>		<b>409,936.11</b>		<b>405,483.33</b>

**BUY CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**BUY CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 15919311  
Transaction Date 26/08/2021  
As at Date  
Settlement Date 30/08/2021

Financial Product BEN ORDINARY FULLY PAID  
Issuer BENDIGO AND ADELAIDE

QUANTITY	PRICE	CONSIDERATION
3,000	10.0368	\$30,110.54

**CONFIRMATION COMMENTS**

Order Complete Order  
Comments  
Condition  
Crossed

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

Brokerage	\$27.37
Misc Fees & Charges	\$0.00
Order Fee	\$0.00
Application Money	\$0.00
Total GST Payable	\$2.74
<b>Total Amount Payable: (AUD)</b>	<b>\$30,140.65</b> ✓

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.



# BUY CONFIRMATION

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

## BUY CONFIRMATION DETAILS

Account No. 470449  
Confirmation No. 15919341  
Transaction Date 26/08/2021  
As at Date  
Settlement Date 30/08/2021

Financial Product **BOQ ORDINARY FULLY PAID**  
Issuer **BANK OF QUEENSLAND.**

QUANTITY	PRICE	CONSIDERATION
3,000	9.3600	\$28,080.00

### CONFIRMATION COMMENTS

Order Complete Order  
Comments  
Condition  
Crossed

### REGISTRATION DETAILS

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

### BASIS OF MOVEMENT

Brokerage	\$25.53
Misc Fees & Charges	\$0.00
Order Fee	\$0.00
Application Money	\$0.00
Total GST Payable	\$2.55
<b>Total Amount Payable: (AUD)</b>	<b>\$28,108.08</b>

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

**BUY CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**BUY CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 15919261  
Transaction Date 26/08/2021  
As at Date  
Settlement Date 30/08/2021

Financial Product CBA ORDINARY FULLY PAID  
Issuer COMMONWEALTH BANK.

QUANTITY	PRICE	CONSIDERATION
500	100.5400	\$50,270.00
	Brokerage	\$45.70
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$4.57
	<b>Total Amount Payable: (AUD)</b>	<b>\$50,320.27</b>

**CONFIRMATION COMMENTS**

Order Complete Order  
Comments  
Condition  
Crossed

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

**BUY CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**BUY CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16013211  
Transaction Date 02/09/2021  
As at Date  
Settlement Date 06/09/2021

Financial Product IFL ORDINARY FULLY PAID  
Issuer IOOF HOLDINGS LTD

QUANTITY	PRICE	CONSIDERATION
6,000	4.7478	\$28,486.99

**CONFIRMATION COMMENTS**

Order Complete Order  
Comments  
Condition  
Crossed

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

Brokerage	\$25.90
Misc Fees & Charges	\$0.00
Order Fee	\$0.00
Application Money	\$0.00
Total GST Payable	\$2.59
<b>Total Amount Payable: (AUD)</b>	<b>\$28,515.48</b>

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

# BUY CONFIRMATION

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

## BUY CONFIRMATION DETAILS

Account No. 470449  
Confirmation No. 16013167  
Transaction Date 02/09/2021  
As at Date  
Settlement Date 06/09/2021

Financial Product SUN ORDINARY FULLY PAID  
Issuer SUNCORP GROUP LTD

QUANTITY	PRICE	CONSIDERATION
3,000	12.5800	\$37,740.00

## CONFIRMATION COMMENTS

Order Complete Order  
Comments  
Condition  
Crossed

## REGISTRATION DETAILS

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

## BASIS OF MOVEMENT

Brokerage	\$34.31
Misc Fees & Charges	\$0.00
Order Fee	\$0.00
Application Money	\$0.00
Total GST Payable	\$3.43
<b>Total Amount Payable: (AUD)</b>	<b>\$37,777.74</b>

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

# BUY CONFIRMATION

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

## BUY CONFIRMATION DETAILS

Account No. 470449  
Confirmation No. 15919221  
Transaction Date 26/08/2021  
As at Date  
Settlement Date 30/08/2021

Financial Product WES ORDINARY FULLY PAID  
Issuer WESFARMERS LIMITED

QUANTITY	PRICE	CONSIDERATION
1,000	63.9392	\$63,939.17
	Brokerage	\$58.13
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$5.81
	<b>Total Amount Payable: (AUD)</b>	<b>\$64,003.11</b>

## CONFIRMATION COMMENTS

Order Complete Order  
Comments  
Condition  
Crossed

## REGISTRATION DETAILS

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

## BASIS OF MOVEMENT

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16261644  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product AKN ORDINARY FULLY PAID  
Issuer AUKING MINING LTD

QUANTITY	PRICE	CONSIDERATION
263	0.1750	\$46.03
	Brokerage	\$10.00
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$1.00
	Net Proceeds: (AUD)	\$35.03

**CONFIRMATION COMMENTS**

Order Complete Order  
Comments  
Condition  
Crossed

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L& MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16261953  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product	BEN	ORDINARY FULLY PAID
Issuer	BENDIGO AND ADELAIDE	

QUANTITY	PRICE	CONSIDERATION
3,000	9.0901	\$27,270.26

CONFIRMATION COMMENTS	
Order	Complete Order
Comments	
Condition	
Crossed	

REGISTRATION DETAILS
MR LYLE COOPER MRS MARGARET DORIS COOPER <L & MD COOPER SUPER FUND A/C> 11 KERNEL STREET THE GAP QLD 4061

Brokerage	\$24.79
Misc Fees & Charges	\$0.00
Order Fee	\$0.00
Application Money	\$0.00
Total GST Payable	\$2.48
Net Proceeds: (AUD)	\$27,242.99 ✓

BASIS OF MOVEMENT

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

# SELL CONFIRMATION

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

## SELL CONFIRMATION DETAILS

Account No. 470449  
Confirmation No. 16262183  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product BOQ ORDINARY FULLY PAID  
Issuer BANK OF QUEENSLAND.

QUANTITY	PRICE	CONSIDERATION
3,000	8.9600	\$26,880.00
	Brokerage	\$24.44
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$2.44
	Net Proceeds: (AUD)	\$26,853.12 ✓

## CONFIRMATION COMMENTS

Order Complete Order  
Comments  
Condition  
Crossed

## REGISTRATION DETAILS

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

## BASIS OF MOVEMENT

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.



**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16266719  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product	CBA	ORDINARY FULLY PAID
Issuer	COMMONWEALTH BANK.	

QUANTITY	PRICE	CONSIDERATION
500	99.7852	\$49,892.62
	Brokerage	\$45.36
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$4.54
	Net Proceeds: (AUD)	\$49,842.72

CONFIRMATION COMMENTS	
Order	Complete Order
Comments	
Condition	
Crossed	

REGISTRATION DETAILS
MR LYLE COOPER MRS MARGARET DORIS COOPER <L & MD COOPER SUPER FUND A/C> 11 KERNEL STREET THE GAP QLD 4061

BASIS OF MOVEMENT

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

# SELL CONFIRMATION

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

## SELL CONFIRMATION DETAILS

Account No. 470449  
Confirmation No. 16266648  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product CGF ORDINARY FULLY PAID  
Issuer CHALLENGER LIMITED

QUANTITY	PRICE	CONSIDERATION
3,000	6.0000	\$18,000.00
	Brokerage	\$16.36
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$1.64
	Net Proceeds: (AUD)	\$17,982.00

## CONFIRMATION COMMENTS

Order Complete Order  
Comments  
Condition  
Crossed

## REGISTRATION DETAILS

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

## BASIS OF MOVEMENT

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**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16266802  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product CR9 ORDINARY FULLY PAID  
Issuer CORELLARES

QUANTITY	PRICE	CONSIDERATION
1,500	0.0480	\$72.00
	Brokerage	\$10.00
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$1.00
	Net Proceeds: (AUD)	\$61.00

**CONFIRMATION COMMENTS**

Order Complete Order  
Comments  
Condition  
Crossed

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16266886  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product DRE ORDINARY FULLY PAID  
Issuer DREDNOUGHT RESOURCES

QUANTITY	PRICE	CONSIDERATION
146,963	0.0373	\$5,487.63
	Brokerage	\$10.00
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$1.00
	Net Proceeds: (AUD)	\$5,476.63

**CONFIRMATION COMMENTS**

Order Complete Order  
Comments  
Condition  
Crossed

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

# SELL CONFIRMATION

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

## SELL CONFIRMATION DETAILS

Account No. 470449  
Confirmation No. 16266990  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product FMG ORDINARY FULLY PAID  
Issuer FORTESCUE METALS GRP

QUANTITY	PRICE	CONSIDERATION
1,000	14.9100	\$14,910.00
	Brokerage	\$13.55
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$1.36
	Net Proceeds: (AUD)	\$14,895.09

## CONFIRMATION COMMENTS

Order Complete Order

Comments

Condition

Crossed

## REGISTRATION DETAILS

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

## BASIS OF MOVEMENT

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

# SELL CONFIRMATION

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

## SELL CONFIRMATION DETAILS

Account No. 470449  
Confirmation No. 16267066  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product IFL ORDINARY FULLY PAID  
Issuer IOOF HOLDINGS LTD

QUANTITY	PRICE	CONSIDERATION
6,000	4.0773	\$24,463.59

Brokerage	\$17.79
Misc Fees & Charges	\$0.00
Order Fee	\$0.00
Application Money	\$0.00
Total GST Payable	\$1.78
Net Proceeds: (AUD)	\$24,444.02 ✓

## CONFIRMATION COMMENTS

Order Complete Order  
Comments  
Condition  
Crossed

## REGISTRATION DETAILS

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

## BASIS OF MOVEMENT

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16267139  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product MEZ ORDINARY FULLY PAID FOREIGN EXEMPT NZX  
Issuer MERIDIAN ENERGY

QUANTITY	PRICE	CONSIDERATION
700	5.0100	\$3,507.00
	Brokerage	\$9.00
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$0.90
	Net Proceeds: (AUD)	\$3,497.10 ✓

**CONFIRMATION COMMENTS**

Order Complete Order  
Comments  
Condition  
Crossed

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16267223  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product **SCI ORDINARY FULLY PAID**  
Issuer **SILVER CITY MINERALS**

QUANTITY	PRICE	CONSIDERATION
12,000	0.0360	\$432.00
	Brokerage	\$9.00
	Misc Fees & Charges	\$0.00
	Order Fee	\$0.00
	Application Money	\$0.00
	Total GST Payable	\$0.90
	Net Proceeds: (AUD)	\$422.10

**CONFIRMATION COMMENTS**

Order Complete Order  
Comments  
Condition  
Crossed The Market Transaction involved a Crossing

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.



**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&  
MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 16267319  
Transaction Date 21/09/2021  
As at Date  
Settlement Date 23/09/2021

Financial Product SUN ORDINARY FULLY PAID  
Issuer SUNCORP GROUP LTD

QUANTITY	PRICE	CONSIDERATION
3,000	12.4400	\$37,320.00

Brokerage	\$27.14
Misc Fees & Charges	\$0.00
Order Fee	\$0.00
Application Money	\$0.00
Total GST Payable	\$2.71
<b>Net Proceeds: (AUD)</b>	<b>\$37,290.15</b>

**CONFIRMATION COMMENTS**

Order Complete Order

Comments

Condition

Crossed

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

**SELL CONFIRMATION**

Mailing Address:

MR LYLE COOPER + MRS MARGARET COOPER <L&MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061  
AUSTRALIA

**SELL CONFIRMATION DETAILS**

Account No. 470449  
Confirmation No. 15938778  
Transaction Date 27/08/2021  
As at Date  
Settlement Date 31/08/2021

Financial Product	WES	ORDINARY FULLY PAID
Issuer	WESFARMERS LIMITED	

QUANTITY	PRICE	CONSIDERATION
1,000	62.0100	\$62,010.00

CONFIRMATION COMMENTS	
Order	Complete Order
Comments	
Condition	
Crossed	

**REGISTRATION DETAILS**

MR LYLE COOPER  
MRS MARGARET DORIS COOPER  
<L & MD COOPER SUPER FUND A/C>  
11 KERNEL STREET  
THE GAP QLD 4061

**BASIS OF MOVEMENT**

Brokerage	\$56.37
Misc Fees & Charges	\$0.00
Order Fee	\$0.00
Application Money	\$0.00
Total GST Payable	\$5.64
Net Proceeds: (AUD)	<i>68 603</i> \$61,947.99 <del>\$2,056.99</del>

This confirmation issued is subject to our terms and conditions and any terms and conditions set out on reverse.

# 85000 - Income Tax Payable/Refundable

2022 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	\$1,718.57	\$3,087.04	(44.33)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,718.57	\$3,087.04	

## Supporting Documents

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

The L & MD Cooper Superannuation Fund

## Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 01 July 2021 to 30 June 2022</b>						
<b>Label C</b>						
	01/07/2021	25000/CRU1360293	RACQ - Acc 1360293	0.22		
	01/08/2021	25000/CRU1360293	RACQ - Acc 1360293	0.20		
	01/09/2021	25000/CRU1360293	RACQ - Acc 1360293	0.18		
	01/10/2021	25000/CRU1360293	RACQ - Acc 1360293	0.15		
	01/11/2021	25000/CRU1360293	RACQ - Acc 1360293	0.12		
	01/12/2021	25000/CRU1360293	RACQ - Acc 1360293	0.10		
	01/01/2022	25000/CRU1360293	RACQ - Acc 1360293	0.07		
	01/02/2022	25000/CRU1360293	RACQ - Acc 1360293	0.17		
	01/03/2022	25000/CRU1360293	RACQ - Acc 1360293	0.14		
	01/04/2022	25000/CRU1360293	RACQ - Acc 1360293	0.13		
	01/05/2022	25000/CRU1360293	RACQ - Acc 1360293	0.11		
	01/06/2022	25000/CRU1360293	RACQ - Acc 1360293	0.97		
			<b>Total</b>	2.56	100.000 %	<b>2.56</b>
<b>Label K</b>						
	02/07/2021	23900/IPL.AX	Incitec Pivot Limited	100.00		
	22/09/2021	23900/CGF.AX	Challenger Limited	315.00		
	22/09/2021	23900/IFL.AX	loof Holdings Limited	690.00		
	30/09/2021	23900/BEN.AX	Bendigo And Adelaide Bank Limited	795.00		
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	2,110.00		
			<b>Total</b>	4,010.00	100.000 %	<b>4,010.00</b>
<b>Label L</b>						

The L & MD Cooper Superannuation Fund

## Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label L</b>						
	02/07/2021	23900/IPL.AX	Incitec Pivot Limited	42.86		
	22/09/2021	23900/CGF.AX	Challenger Limited	135.00		
	22/09/2021	23900/IFL.AX	loof Holdings Limited	295.71		
	30/09/2021	23900/BEN.AX	Bendigo And Adelaide Bank Limited	340.71		
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	904.29		
			<b>Total</b>	1,718.57	100.000 %	<b>1,718.57</b>
					<b>Total Segment ECPI *</b>	<b>5,731.13</b>
					<b>SMSF Annual Return Rounding</b>	<b>1.13</b>
					<b>Total ECPI</b>	<b>5,730.00</b>

\* 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.

The L & MD Cooper Superannuation Fund  
**Pension Non Deductible Expense Report**

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2021 to 30 June 2022</b>							
<b>Label H</b>							
<b>Deemed Segregated</b>							
	25/02/2022	30700	Auditor's Remuneration	330.00			
			<b>Total</b>	330.00	100.000 %	0.00	330.00
<b>Label J</b>							
<b>Deemed Segregated</b>							
	31/01/2022	30100	Accountancy Fees	3,500.00			
			<b>Total</b>	3,500.00	100.000 %	0.00	3,500.00
<b>Deemed Segregated</b>							
	01/03/2022	30400	ATO Supervisory Levy	259.00			
			<b>Total</b>	259.00	0.000 %	0.00	259.00
			<b>Label Total</b>			0.00	3,759.00
			<b>Total Segment Expenses</b>			<b>0.00</b>	<b>4,089.00</b>
			<b>Total Expenses *</b>			<b>0.00</b>	<b>4,089.00</b>

\* General expense percentage - 100.000 %

\* Investment expense percentage - 100.000 %

The L & MD Cooper Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2022

---

	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	(51,920.08)
<b>Less</b>	
Increase in MV of investments	14,135.08
Exempt current pension income	5,730.00
Realised Accounting Capital Gains	(29,978.72)
	<u>(10,113.64)</u>
<b>Add</b>	
SMSF non deductible expenses	4,089.00
Pension Payments	36,000.00
Franking Credits	1,718.57
	<u>41,807.57</u>
SMSF Annual Return Rounding	(1.13)
	<u>0.00</u>
<b>Taxable Income or Loss</b>	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
<b>Less</b>	
Franking Credits	1,718.57
	<u>(1,718.57)</u>
<b>CURRENT TAX OR REFUND</b>	<u>(1,718.57)</u>
Supervisory Levy	259.00
	<u>(1,459.57)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(1,459.57)</u>

---

# The L & MD Cooper Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>H2 - Expenses - SMSF auditor fee non deductible</b>				
	25/02/2022	30700	Auditor's Remuneration	330.00
<b>Sub-Total</b>				<b>330.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>330.00</b>
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	01/03/2022	30400	ATO Supervisory Levy	259.00
	31/01/2022	30100	Accountancy Fees	3,500.00
<b>Sub-Total</b>				<b>3,759.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,759.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				
				4,089.00
<b>Sub-Total</b>				<b>4,089.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>4,089.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				4,089.00
<b>Sub-Total</b>				<b>4,089.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>4,089.00</b>
<b>E1 - Complying fund's franking credits tax offset</b>				
	02/07/2021	23900/IPL.AX	Incitec Pivot Limited	42.86
	22/09/2021	23900/CGF.AX	Challenger Limited	135.00
	22/09/2021	23900/IFL.AX	loof Holdings Limited	295.71
	30/09/2021	23900/FMG.AX	Fortescue Metals Group Ltd	904.29
	30/09/2021	23900/BEN.AX	Bendigo And Adelaide Bank Limited	340.71
<b>Sub-Total</b>				<b>1,718.57</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,718.57</b>
<b>E - Refundable tax offsets</b>				
				1,718.57
<b>Sub-Total</b>				<b>1,718.57</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,718.57</b>
<b>I - Remainder of refundable tax offsets</b>				
				1,718.57
<b>Sub-Total</b>				<b>1,718.57</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,718.57</b>
<b>L - Supervisory levy</b>				



The L & MD Cooper Superannuation Fund

# Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				(1,459.57)
<b>Sub-Total</b>				<b>(1,459.57)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(1,459.57)</b>



## Income tax 551

---

<b>Date generated</b>	12/07/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **01 July 2021** to **30 June 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Feb 2022	24 Feb 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$2,828.04	\$2,828.04 CR
24 Feb 2022	1 Mar 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$2,828.04		\$0.00

---



## Activity statement 001

---

<b>Date generated</b>	12/07/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

4 results found - from **01 July 2021** to **30 June 2022** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Jul 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
7 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21		\$0.00	\$0.00
17 Jan 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21		\$0.00	\$0.00
11 Apr 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22		\$0.00	\$0.00

---

# 88000 - Sundry Creditors

2022 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors		(\$8,856.75)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			(\$8,856.75)	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
Sundry Creditors (88000)					
01/07/2021	Opening Balance				8,856.75 CR
09/02/2022	Online Banking Lyle & Margaret Doris Cooper Boq Refund Payment		8,856.75		0.00 DR
22/06/2022	Direct Credit Cmc Markets Stoc 511749 21588940			350,000.00	350,000.00 CR
22/06/2022	13261921 DE: 514-179 1360293		350,000.00		0.00 DR
			<b>358,856.75</b>	<b>350,000.00</b>	<b>0.00 DR</b>

**Total Debits: 358,856.75**

**Total Credits: 350,000.00**

# A - Financial Statements

2022 Financial Year

---

**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

## Supporting Documents

- Signed 2022 Financial Statements & Income Tax Return.pdf

## Standard Checklist

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

# The L & MD Cooper Superannuation Fund

## Financial Statements & Reports

for the year ended

30 June 2022



### Sam Greco & Co

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The L & MD Cooper Superannuation Fund

# Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	8	0.00	73.20
Dividends Received	7	4,010.00	7,270.43
Interest Received		2.56	463.15
<b>Total Income</b>		<u>4,012.56</u>	<u>7,806.78</u>
<b>Expenses</b>			
Accountancy Fees		3,500.00	1,870.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		330.00	330.00
Advisor Fees		0.00	302.25
Bank Charges		0.00	11.00
Commission		0.00	10.00
		<u>4,089.00</u>	<u>2,782.25</u>
<b>Member Payments</b>			
Pensions Paid		36,000.00	36,000.00
<b>Investment Losses</b>			
Changes in Market Values	9	15,843.64	(47,330.86)
<b>Total Expenses</b>		<u>55,932.64</u>	<u>(8,548.61)</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(51,920.08)</u>	<u>16,355.39</u>
Income Tax Expense	10	(1,718.57)	(3,087.04)
<b>Benefits accrued as a result of operations</b>		<u>(50,201.51)</u>	<u>19,442.43</u>

The accompanying notes form part of these financial statements.

Refer to compilation report



The L & MD Cooper Superannuation Fund  
**Statement of Financial Position**

As at 30 June 2022

	Note	2022 \$	2021 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	201.22	47,169.47
<b>Total Investments</b>		<u>201.22</u>	<u>47,169.47</u>
<b>Other Assets</b>			
Sundry Debtors		0.00	1,814.65
RACQ - Acc 1360293		358,272.23	27,240.53
RACQ - Acc 1360289		0.04	0.04
ANZ Cash Active - CMC Markets		47,009.84	386,875.23
Distributions Receivable		0.00	73.20
Income Tax Refundable		1,718.57	3,087.04
<b>Total Other Assets</b>		<u>407,000.68</u>	<u>419,090.69</u>
<b>Total Assets</b>		<u>407,201.90</u>	<u>466,260.16</u>
Less:			
<b>Liabilities</b>			
Sundry Creditors		0.00	8,856.75
<b>Total Liabilities</b>		<u>0.00</u>	<u>8,856.75</u>
<b>Net assets available to pay benefits</b>		<u>407,201.90</u>	<u>457,403.41</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Cooper, Lyle - Pension (Pension)		224,928.15	250,743.24
Cooper, Margaret - Pension (Pension)		182,273.75	206,660.17
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>407,201.90</u>	<u>457,403.41</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

## The L & MD Cooper Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

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### 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.

## Notes to the Financial Statements

For the year ended 30 June 2022

### 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: Shares in Listed Companies (Australian)

	2022	2021
	\$	\$
Auking Mining Limited	0.00	38.14
Challenger Limited	0.00	16,230.00
Corella Resources Ltd	0.00	67.50
Dreadnought Resources Ltd	0.00	3,527.11
First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd )	1.22	1.72
Fortescue Metals Group Ltd	0.00	23,340.00
Meridian Energy Limited	0.00	3,465.00
Silver City Minerals Limited	0.00	300.00
Sundance Resources Limited	200.00	200.00

The L & MD Cooper Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2022

201.22	47,169.47
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### Note 4: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	457,403.41	437,960.98
Benefits accrued as a result of operations	(50,201.51)	19,442.43
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	407,201.90	457,403.41

### Note 5: 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.

	2022 \$	2021 \$
Vested Benefits	407,201.90	457,403.41

### Note 6: Guaranteed Benefits

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

### Note 7: Dividends

	2022 \$	2021 \$
Alumina Limited	0.00	375.75
Australia & New Zealand Banking Group Limited	0.00	350.00
Bank Of Queensland Limited.	0.00	1,074.85
Bendigo And Adelaide Bank Limited	795.00	0.00
Bingo Industries Limited	0.00	22.50
Challenger Limited	315.00	285.00
Commonwealth Bank Of Australia.	0.00	750.00
Fisher & Paykel Healthcare Corporation Limited	0.00	15.10
Fortescue Metals Group Ltd	2,110.00	1,470.00

The L & MD Cooper Superannuation Fund

**Notes to the Financial Statements**

For the year ended 30 June 2022

Incitec Pivot Limited	100.00	0.00
loof Holdings Limited	690.00	690.00
Meridian Energy Limited	0.00	36.03
Mortgage Choice Limited	0.00	800.00
National Australia Bank Limited	0.00	300.00
OFX Group Limited	0.00	16.20
WAM Capital Limited	0.00	775.00
Westpac Banking Corporation	0.00	310.00
	4,010.00	7,270.43

**Note 8: Trust Distributions**

	<b>2022</b>	<b>2021</b>
	\$	\$
Redcape Hotel Group	0.00	73.20
	0.00	73.20

**Note 9: Changes in Market Values Unrealised Movements in Market Value**

	<b>2022</b>	<b>2021</b>
	\$	\$
<b>Shares in Listed Companies (Australian)</b>		
Accent Group Limited	0.00	26.00
Auking Mining Limited	1,785.86	(66.86)
Bank Of Queensland Limited.	0.00	(2,021.20)
Challenger Limited	4,650.65	(4,650.65)
Corella Resources Ltd	4,630.50	(4,630.50)
Dreadnought Resources Ltd	(670.76)	2,498.37
First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd )	(0.50)	(1.01)
Fortescue Metals Group Ltd	1,119.43	(1,119.43)
Meridian Energy Limited	1,836.90	(1,836.90)
Silver City Minerals Limited	783.00	144.00
Sinetech Limited	0.00	4,608.00
	14,135.08	(7,050.18)
<b>Shares in Listed Companies (Overseas)</b>		
Benitec Biopharma Inc	0.00	(39.49)

## The L & MD Cooper Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

Fletcher Building Limited	0.00	1,279.99
	0.00	1,240.50
<b>Total Unrealised Movement</b>	<b>14,135.08</b>	<b>(5,809.68)</b>

### Realised Movements in Market Value

	2022 \$	2021 \$
<b>Shares in Listed Companies (Australian)</b>		
AMA Group Limited	0.00	75.40
AMP Limited	0.00	(89.80)
ARB Corporation Limited.	0.00	(472.35)
Accent Group Limited	0.00	178.14
Adairs Limited	0.00	141.39
Adbri Limited	0.00	(689.93)
Altium Limited	0.00	(55.71)
Alumina Limited	0.00	130.18
Ambertech Limited	0.00	80.20
Ampol Limited	0.00	(113.00)
Ardent Leisure Group Limited	0.00	(169.80)
Audinate Group Limited	0.00	(79.80)
Auking Mining Limited	(1,788.97)	0.00
Australia & New Zealand Banking Group Limited	0.00	6,648.43
Australian Pacific Coal Limited	0.00	(719.80)
Australian Primary Hemp Limited	0.00	(1,715.39)
BHP Group Limited	0.00	1,842.79
BOQ Ordinary Fully Paid Deferred	0.00	1,665.05
Baby Bunting Group Limited	0.00	(6.96)
Bank Of Queensland Limited.	(1,254.96)	6,796.72
Bapcor Limited	0.00	(2,265.79)
Beach Energy Limited	0.00	120.20
Bega Cheese Limited	0.00	(912.36)
Bellevue Gold Limited	0.00	(44.60)
Bendigo And Adelaide Bank Limited	(2,897.66)	3,819.59
Bigtincan Holdings Limited	0.00	(69.60)

Refer to compilation report

## The L & MD Cooper Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

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Bingo Industries Limited	0.00	115.20
Bluescope Steel Limited	0.00	(242.74)
Boral Limited.	0.00	3,693.22
Brainchip Holdings Ltd	0.00	370.20
Brambles Limited	0.00	(111.89)
Breville Group Limited - Ordinary Fully Paid	0.00	(699.20)
Brickworks Limited	0.00	1,110.46
Carnarvon Petroleum Limited	0.00	(133.69)
Chalice Mining Limited	0.00	132.60
Challenger Limited	(2,898.65)	1,444.77
Champion Iron Limited	0.00	(189.80)
Commonwealth Bank Of Australia.	(477.55)	8,698.30
Corella Resources Ltd	(4,637.00)	0.00
Corporate Travel Management Limited	0.00	(99.23)
Dicker Data Limited	0.00	(213.60)
Dreadnought Resources Ltd	2,620.28	0.00
Eagers Automotive Limited	0.00	2,295.14
Eclipx Group Limited	0.00	(124.42)
Ecofibre Limited	0.00	(825.96)
Estia Health Limited	0.00	(172.16)
Event Hospitality And Entertainment Ltd	0.00	(158.89)
Fisher & Paykel Healthcare Corporation Limited	0.00	(544.60)
Fletcher Building Limited	0.00	355.20
Fortescue Metals Group Ltd	(9,564.34)	(507.92)
G.U.D. Holdings Limited - Ordinary Fully Paid	0.00	(1,644.84)
GWA Group Limited.	0.00	406.90
Galaxy Resources Limited	0.00	1,000.20
Genworth Mortgage Insurance Australia Limited	0.00	1,707.94
Good Drinks Australia Ltd	0.00	400.20
Hansen Technologies Limited	0.00	(228.76)
Healius Limited	0.00	(39.60)
Iluka Resources Limited	0.00	164.56

*Refer to compilation report*

## The L & MD Cooper Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

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Incitec Pivot Limited	0.00	(1,484.91)
Inghams Group Limited	0.00	(22.90)
Insurance Australia Group Limited	0.00	(49.80)
Integrated Research Limited	0.00	(169.15)
Ioneer Ltd	0.00	430.84
loof Holdings Limited	(4,071.46)	(3,837.58)
James Hardie Industries Plc	0.00	(1,391.33)
Johns Lyng Group Limited	0.00	15.80
Jupiter Mines Limited.	0.00	(309.60)
Karoon Energy Ltd	0.00	310.20
Kleos Space S.a	0.00	(219.60)
Kogan.com Ltd	0.00	9.31
Lifestyle Communities Limited	0.00	8.59
Link Administration Holdings Limited	0.00	(710.51)
Lovisa Holdings Limited	0.00	(94.22)
Lynas Rare Earths Limited	0.00	330.40
Maca Limited	0.00	(659.80)
Medical Developments International Limited	0.00	107.35
Meridian Energy Limited	(1,804.80)	(244.80)
Mincor Resources NI	0.00	240.60
Monadelphous Group Limited	0.00	34.59
Money3 Corporation Limited	0.00	1,581.06
Mortgage Choice Limited	0.00	19,710.64
Mystate Limited	0.00	(109.80)
National Australia Bank Limited	0.00	4,770.13
Netwealth Group Limited	0.00	(2,108.15)
New Century Resources Limited	0.00	(305.83)
New Hope Corporation Limited	0.00	(854.46)
Nick Scali Limited	0.00	85.20
Nickel Mines Limited	0.00	334.04
Nine Entertainment Co. Holdings Limited	0.00	(189.40)
OFX Group Limited	0.00	67.79
Oil Search Limited	0.00	886.58

*Refer to compilation report*



## The L & MD Cooper Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2022

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Omni Bridgeway Limited	0.00	30.20
Ooh!media Limited	0.00	(199.80)
PPK Group Limited	0.00	(239.80)
Perpetual Limited	0.00	(107.39)
Pilbara Minerals Limited	0.00	(439.60)
Pointsbet Holdings Limited	0.00	56.85
Praemium Limited	0.00	(419.60)
Pro Medicus Limited	0.00	226.28
Ramelius Resources Limited	0.00	(279.80)
Redbubble Limited	0.00	(79.40)
Reece Limited	0.00	(134.99)
Resimac Group Ltd	0.00	(159.80)
Ridley Corporation Limited	0.00	(191.85)
Sealink Travel Group Limited	0.00	260.20
Seek Limited	0.00	5,929.10
Silver City Minerals Limited	(660.90)	0.00
Silver Lake Resources Limited	0.00	0.20
South32 Limited	0.00	(239.80)
Suncorp Group Limited	(487.59)	5,130.23
Sunland Group Limited	0.00	210.20
Synlait Milk Limited	0.00	(115.80)
Syrah Resources Limited	0.00	940.20
Tabcorp Holdings Limited	0.00	(2,012.43)
Telstra Corporation Limited.	0.00	242.10
Temple & Webster Group Ltd	0.00	(159.80)
Tesserent Limited	0.00	(269.40)
The Star Entertainment Group Limited	0.00	(262.60)
Tyro Payments Limited	0.00	(439.40)
Uniti Group Limited	0.00	420.20
Virgin Money Uk Plc	0.00	(79.60)
Viva Energy Group Limited	0.00	31.05
Vocus Group Limited	0.00	(269.49)

*Refer to compilation report*

The L & MD Cooper Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2022

Vulcan Energy Resources Limited	0.00	3,123.23
WAM Capital Limited	0.00	(991.27)
Webjet Limited	0.00	430.20
Weebit Nano Ltd	0.00	(29.60)
Wesfarmers Limited	(2,055.12)	826.56
West African Resources Limited	0.00	(279.80)
Westgold Resources Limited.	0.00	(309.40)
Westpac Banking Corporation	0.00	5,405.69
Whispir Limited	0.00	(559.60)
Whitehaven Coal Limited	0.00	(124.80)
Wisetech Global Limited	0.00	(628.90)
Woodside Petroleum Ltd	0.00	(264.09)
Yancoal Australia Limited	0.00	(4,134.16)
Zip Co Limited.	0.00	(696.38)
	(29,978.72)	55,356.21
<b>Shares in Listed Companies (Overseas)</b>		
Benitec Biopharma Inc	0.00	(97.22)
Fletcher Building Limited	0.00	(2,580.85)
	0.00	(2,678.07)
<b>Stapled Securities</b>		
Centuria Capital Group	0.00	100.40
	0.00	100.40
<b>Units in Listed Unit Trusts (Australian)</b>		
Goodman Group	0.00	(48.80)
Home Consortium	0.00	50.20
Mirvac Group	0.00	30.20
Redcape Hotel Group	0.00	(219.80)
Vicinity Centres	0.00	550.20
	0.00	362.00
<b>Total Realised Movement</b>	(29,978.72)	53,140.54
<b>Total Market Movement</b>	(15,843.64)	47,330.86

Refer to compilation report

# The L & MD Cooper Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2022

### Note 10: Income Tax Expense

	2022	2021
	\$	\$
The components of tax expense comprise		
Current Tax	(1,718.57)	(3,087.04)
Income Tax Expense	<u>(1,718.57)</u>	<u>(3,087.04)</u>

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%	(7,788.01)	2,453.31
Less:		
Tax effect of:		
Increase in MV of Investments	2,120.26	0.00
Exempt Pension Income	859.50	1,631.25
Realised Accounting Capital Gains	(4,496.81)	7,971.08
Accounting Trust Distributions	0.00	10.98
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	871.45
Pension non deductible expenses	613.35	417.30
Pension Payments	5,400.00	5,400.00
Franking Credits	257.79	463.06
Foreign Credits	0.00	1.35
Taxable Trust Distributions	0.00	6.96
Rounding	(0.18)	(0.12)
Less credits:		
Franking Credits	1,718.57	3,087.04
Current Tax or Refund	<u>(1,718.57)</u>	<u>(3,087.04)</u>

# The L & MD Cooper Superannuation Fund

## Investment Performance

As at 30 June 2022

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
<b>Bank Accounts</b>									
ANZ Cash Active - CMC Markets	386,875.23	0.00	0.00	47,009.84	0.00	0.00	0.00	0.00	0.00 %
RACQ - Acc 1360289	0.04	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00 %
RACQ - Acc 1360293	27,240.53	0.00	0.00	358,272.23	0.00	0.00	2.56	2.56	0.01 %
	<b>414,115.80</b>	<b>0.00</b>	<b>0.00</b>	<b>405,282.11</b>	<b>0.00</b>	<b>0.00</b>	<b>2.56</b>	<b>2.56</b>	<b>0.00 %</b>
<b>Shares in Listed Companies (Australian)</b>									
AKN.AX Auking Mining Limited	38.14	0.00	1,824.00	0.00	(1,788.97)	1,785.86	0.00	(3.11)	0.17 %
BOQ.AX Bank Of Queensland Limited.	0.00	28,108.08	28,108.08	0.00	(1,254.96)	0.00	0.00	(1,254.96)	0.00 %
BEN.AX Bendigo And Adelaide Bank Limited	0.00	30,140.65	30,140.65	0.00	(2,897.66)	0.00	1,135.71	(1,761.95)	0.00 %
CGF.AX Challenger Limited	16,230.00	0.00	20,880.65	0.00	(2,898.65)	4,650.65	450.00	2,202.00	(47.35) %
CBA.AX Commonwealth Bank Of Australia.	0.00	50,320.27	50,320.27	0.00	(477.55)	0.00	0.00	(477.55)	0.00 %
CR9.AX Corella Resources Ltd	67.50	0.00	4,698.00	0.00	(4,637.00)	4,630.50	0.00	(6.50)	0.14 %
DRE.AX Dreadnought Resources Ltd	3,527.11	0.00	2,856.35	0.00	2,620.28	(670.76)	0.00	1,949.52	290.64 %
FCT.AX First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd )	1.72	0.00	0.00	1.22	0.00	(0.50)	0.00	(0.50)	(29.07) %
FMG.AX Fortescue Metals Group Ltd	23,340.00	0.00	24,459.43	0.00	(9,564.34)	1,119.43	3,014.29	(5,430.62)	485.12 %
IPL.AX Incitec Pivot Limited	0.00	0.00	0.00	0.00	0.00	0.00	142.86	142.86	0.00 %
IFL.AX loof Holdings Limited	0.00	28,515.48	28,515.48	0.00	(4,071.46)	0.00	985.71	(3,085.75)	0.00 %
MEZ.AX Meridian Energy Limited	3,465.00	0.00	5,301.90	0.00	(1,804.80)	1,836.90	0.00	32.10	(1.75) %
SCI.AX Silver City Minerals Limited	300.00	0.00	1,083.00	0.00	(660.90)	783.00	0.00	122.10	(15.59) %
SUN.AX Suncorp Group Limited	0.00	37,777.74	37,777.74	0.00	(487.59)	0.00	0.00	(487.59)	0.00 %
SDL.AX Sundance Resources Limited	200.00	0.00	0.00	200.00	0.00	0.00	0.00	0.00	0.00 %
WES.AX Wesfarmers Limited	0.00	64,003.11	64,003.11	0.00	(2,055.12)	0.00	0.00	(2,055.12)	0.00 %
	<b>47,169.47</b>	<b>238,865.33</b>	<b>299,968.66</b>	<b>201.22</b>	<b>(29,978.72)</b>	<b>14,135.08</b>	<b>5,728.57</b>	<b>(10,115.07)</b>	<b>72.59 %</b>

461,285.27	238,865.33	299,968.66	405,483.33	(29,978.72)	14,135.08	5,731.13	(10,112.51)	(2.53) %
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# The L & MD Cooper Superannuation Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price <sup>1</sup>	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
ANZ Cash Active - CMC Markets		47,009.840000	47,009.84	47,009.84	47,009.84			11.59 %
RACQ - Acc 1360289		0.040000	0.04	0.04	0.04			0.00 %
RACQ - Acc 1360293		358,272.230000	358,272.23	358,272.23	358,272.23			88.36 %
			<b>405,282.11</b>		<b>405,282.11</b>			<b>99.95 %</b>
<b>Shares in Listed Companies (Australian)</b>								
FCT.AX First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd)	26.00	0.047000	1.22	40.58	1,055.00	(1,053.78)	(99.88) %	0.00 %
SDL.AX Sundance Resources Limited	40,000.00	0.005000*	200.00	0.09	3,599.00	(3,399.00)	(94.44) %	0.05 %
			<b>201.22</b>		<b>4,654.00</b>	<b>(4,452.78)</b>	<b>(95.68) %</b>	<b>0.05 %</b>
			<b>405,483.33</b>		<b>409,936.11</b>	<b>(4,452.78)</b>	<b>(1.09) %</b>	<b>100.00 %</b>

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

\* Investments using last known price

Investment	Market Price	Market Price Date
Sundance Resources Limited	0.005000	30/06/2020



The L & MD Cooper Superannuation Fund  
**Realised Capital Gains Report**

For The Period 01 July 2021 - 30 June 2022

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>													
DRE.AX - Dreadnought Resources Ltd													
	04/03/2014	21/09/2021	14,000.00	1,079.00	521.72	(557.28)	1,079.00	1,079.00	0.00	0.00	0.00	0.00	(557.28)
	18/06/2014	21/09/2021	4,666.70	140.01	173.91	33.90	140.01	140.01	0.00	0.00	33.90	0.00	0.00
	15/03/2015	21/09/2021	50,000.00	1,000.00	1,863.27	863.27	1,000.00	1,000.00	0.00	0.00	863.27	0.00	0.00
	27/05/2015	21/09/2021	6,867.00	137.34	255.90	118.56	137.34	137.34	0.00	0.00	118.56	0.00	0.00
	15/12/2016	21/09/2021	71,429.00	500.00	2,661.83	2,161.83	500.00	500.00	0.00	0.00	2,161.83	0.00	0.00
	30/06/2014	21/09/2021	0.30	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00
			<b>146,963.00</b>	<b>2,856.35</b>	<b>5,476.64</b>	<b>2,620.29</b>	<b>2,856.35</b>	<b>2,856.35</b>	<b>0.00</b>	<b>0.00</b>	<b>3,177.57</b>	<b>0.00</b>	<b>(557.28)</b>
FMG.AX - Fortescue Metals Group Ltd													
	18/02/2021	21/09/2021	1,000.00	24,459.43	14,895.09	(9,564.34)	24,459.43	24,459.43	0.00	0.00	0.00	0.00	(9,564.34)
			<b>1,000.00</b>	<b>24,459.43</b>	<b>14,895.09</b>	<b>(9,564.34)</b>	<b>24,459.43</b>	<b>24,459.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(9,564.34)</b>
IFL.AX - loof Holdings Limited													
	02/09/2021	21/09/2021	6,000.00	28,515.48	24,444.02	(4,071.46)	28,515.48	28,515.48	0.00	0.00	0.00	0.00	(4,071.46)
			<b>6,000.00</b>	<b>28,515.48</b>	<b>24,444.02</b>	<b>(4,071.46)</b>	<b>28,515.48</b>	<b>28,515.48</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(4,071.46)</b>
MEZ.AX - Meridian Energy Limited													
	25/01/2021	21/09/2021	700.00	5,301.90	3,497.10	(1,804.80)	5,301.90	5,301.90	0.00	0.00	0.00	0.00	(1,804.80)
			<b>700.00</b>	<b>5,301.90</b>	<b>3,497.10</b>	<b>(1,804.80)</b>	<b>5,301.90</b>	<b>5,301.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,804.80)</b>
SCL.AX - Silver City Minerals Limited													
	04/03/2014	21/09/2021	12,000.00	1,083.00	422.10	(660.90)	1,083.00	1,083.00	0.00	0.00	0.00	0.00	(660.90)
			<b>12,000.00</b>	<b>1,083.00</b>	<b>422.10</b>	<b>(660.90)</b>	<b>1,083.00</b>	<b>1,083.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(660.90)</b>
SUN.AX - Suncorp Group Limited													
			<b>12,000.00</b>	<b>1,083.00</b>	<b>422.10</b>	<b>(660.90)</b>	<b>1,083.00</b>	<b>1,083.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(660.90)</b>



The L & MD Cooper Superannuation Fund  
**Realised Capital Gains Report**

For The Period 01 July 2021 - 30 June 2022

Investment	Accounting Treatment					Tax Treatment							
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>													
02/09/2021	21/09/2021		3,000.00	37,777.74	37,290.15	(487.59)	37,777.74	37,777.74	0.00	0.00	0.00	0.00	(487.59)
			3,000.00	37,777.74	37,290.15	(487.59)	37,777.74	37,777.74	0.00	0.00	0.00	0.00	(487.59)
<b>WES.AX - Wesfarmers Limited</b>													
26/09/2021	27/08/2021		1,000.00	64,003.11	61,947.99	(2,055.12)	64,003.11	64,003.11	0.00	0.00	0.00	0.00	(2,055.12)
			1,000.00	64,003.11	61,947.99	(2,055.12)	64,003.11	64,003.11	0.00	0.00	0.00	0.00	(2,055.12)
			181,926.00	299,968.66	269,989.95	(29,978.71)	299,968.66	299,968.66	0.00	0.00	3,177.57	0.00	(33,156.28)
			181,926.00	299,968.66	269,989.95	(29,978.71)	299,968.66	299,968.66	0.00	0.00	3,177.57	0.00	(33,156.28)

# The L & MD Cooper Superannuation Fund Investment Income Report

As at 30 June 2022

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
<b>Bank Accounts</b>												
RACQ - Acc 1360293	2.56			2.56	0.00	0.00	0.00	2.56			0.00	0.00
	<b>2.56</b>			<b>2.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2.56</b>			<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
BEN.AX Bendigo And Adelaide Bank Limited	795.00	795.00	0.00		340.71			1,135.71		0.00		
CGF.AX Challenger Limited	315.00	315.00	0.00		135.00			450.00		0.00		
FMG.AX Fortescue Metals Group Ltd	2,110.00	2,110.00	0.00		904.29			3,014.29		0.00		
IPL.AX Incitec Pivot Limited	100.00	100.00	0.00		42.86			142.86		0.00		
IFL.AX loof Holdings Limited	690.00	690.00	0.00		295.71			985.71		0.00		
	<b>4,010.00</b>	<b>4,010.00</b>	<b>0.00</b>		<b>1,718.57</b>			<b>5,728.57</b>		<b>0.00</b>		
	<b>4,012.56</b>	<b>4,010.00</b>	<b>0.00</b>	<b>2.56</b>	<b>1,718.57</b>	<b>0.00</b>	<b>0.00</b>	<b>5,731.13</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Assessable Income (Excl. Capital Gains)	<b>5,731.13</b>											
Net Capital Gain	<b>0.00</b>											
<b>Total Assessable Income</b>	<b>5,731.13</b>											

\* 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.

## The L & MD Cooper Superannuation Fund

# Compilation Report

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We have compiled the accompanying special purpose financial statements of the The L & MD Cooper Superannuation Fund which comprise the statement of financial position as at 30 June 2022 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 The L & MD Cooper 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 directors of the trustee company 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: 

Dated: 2-December 2022

The L & MD Cooper Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on 11/12/2022 at 11 Kernel Street, The Gap, Queensland 4061

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**PRESENT:** Lyle Cooper and Margaret Cooper

**PENSION CONTINUATION:** Lyle Cooper wishes to continue existing Account Based Pension with a commencement date of 01/07/2010. It is confirmed that the pension balance will automatically revert to Margaret Cooper upon the death of the member.

The Pension Account Balance as at 01/07/2021 \$250,743.24, consisting of:

- Taxable amount of \$158,754.21; and
  - Tax Free amount of \$91,989.03
- Tax Free proportion: 36.67%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$8,780.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

  
.....  
Lyle Cooper  
Chairperson

The L & MD Cooper Superannuation Fund  
Margaret Cooper  
11 Kernel Street, The Gap, Queensland 4061

Dear Sir/Madam

**The L & MD Cooper Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **The L & MD Cooper Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2021. It is confirmed that the pension balance will automatically revert to Lyle Cooper upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2022.

Your balance contains:

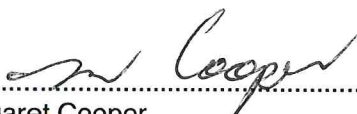
- a Taxable Balance of: \$54,104.44; and
- a Tax Free Balance of: \$152,555.73

Tax Free proportion: 73.79%.

Your Minimum income stream applicable is \$6,200.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



.....  
Margaret Cooper  
11 Kernel Street, The Gap, Queensland 4061

The L & MD Cooper Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on 11/12/2022 at 11 Kernel Street, The Gap, Queensland 4061

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**PRESENT:** Lyle Cooper and Margaret Cooper

**PENSION CONTINUATION:** Margaret Cooper wishes to continue existing Account Based Pension with a commencement date of 01/07/2010. It is confirmed that the pension balance will automatically revert to Lyle Cooper upon the death of the member.

The Pension Account Balance as at 01/07/2021 \$206,660.17, consisting of:


- Taxable amount of \$54,104.44; and
  - Tax Free amount of \$152,555.73
- Tax Free proportion: 73.79%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$6,200.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

  
.....  
Lyle Cooper  
Chairperson

The L & MD Cooper Superannuation Fund  
**Pension Summary**

As at 30 June 2022

Member Name : Cooper, Lyle

Member Age : 80\* (Date of Birth : 12/03/1941)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
COOLYL 00001P	Account Based Pension	01/07/2010	36.67%	3.50%	\$8,780.00*	N/A	\$18,000.00	\$0.00	\$18,000.00	NIL

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

					\$8,780.00	\$0.00	\$18,000.00	\$0.00	\$18,000.00	\$0.00
--	--	--	--	--	------------	--------	-------------	--------	-------------	--------

Member Name : Cooper, Margaret

Member Age : 78\* (Date of Birth : 04/09/1942)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
COOMAR 00001P	Account Based Pension	01/07/2010	73.79%	3.00%	\$6,200.00*	N/A	\$18,000.00	\$0.00	\$18,000.00	NIL

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

					\$6,200.00	\$0.00	\$18,000.00	\$0.00	\$18,000.00	\$0.00
--	--	--	--	--	------------	--------	-------------	--------	-------------	--------

**Total :**

					\$14,980.00	\$0.00	\$36,000.00	\$0.00	\$36,000.00	\$0.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	--------

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

The L & MD Cooper Superannuation Fund  
**Yearly Projected Pension Calculation Report**

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Cooper, Lyle	COOLYL00001P	Account Based Pension	01/07/2010	81	224,928.15	7,870.00	N/A	36.67	2,885.93	4,984.07
					<b>224,928.15</b>	<b>7,870.00</b>			<b>2,885.93</b>	<b>4,984.07</b>
Cooper, Margaret	COOMAR00001P	Account Based Pension	01/07/2010	79	182,273.75	5,470.00	N/A	73.79	4,036.31	1,433.69
					<b>182,273.75</b>	<b>5,470.00</b>			<b>4,036.31</b>	<b>1,433.69</b>
					<b>407,201.90</b>	<b>13,340.00</b>			<b>6,922.24</b>	<b>6,417.76</b>

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



**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](http://ato.gov.au/privacy)

**The Australian Business Register**

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

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

**Electronic funds transfer - direct debit**

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

Tax file number Year Name of partnership, trust, fund or entity 

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



Date

**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.

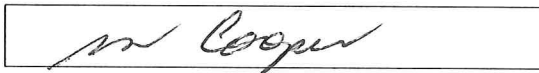
This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

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 Account Name 

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

Signature



Date

**Self-managed superannuation  
fund annual return****2022****Who should complete this annual return?**

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

Return year 

The Self-managed superannuation fund annual return instructions 2022 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au 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)**

THE L & MD COOPER SUPERANNUATION FUND

**3 Australian business number (ABN)**  
(if applicable)**4 Current postal address****5 Annual return status**

Is this an amendment to the SMSF's 2022 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

**7 Electronic funds transfer (EFT)**

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

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

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

Fund BSB number  Fund account number

Fund account name

I would like my tax refunds made to this account.  Y  N Print Y for yes or N for no.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?

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.

**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

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?

Y  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 Yes Exempt current pension income amount  A

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

Segregated assets method  B  X

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  N Print Y for yes or N for no.

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

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 N Print Y for yes or N for no.

Have you applied an exemption or rollover? M 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 2022.

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 [ ] 0

plus Assessable personal contributions

R2 [ ] 0

plus #\*No-TFN-quoted contributions

R3 [ ] 0

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 [ ] 0

Assessable contributions (R1 plus R2 plus R3 less R6) R [ ] 0

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) U [ ] (U1 plus U2 plus U3)

#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 (Sum of labels A to U) W [ ] Loss [ ]

Exempt current pension income Y [ ]

TOTAL ASSESSABLE INCOME (W less Y) V [ ] 0 Loss [ ]

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
SMSF auditor fee	<b>H1</b> <input type="text"/>	<b>H2</b> <input type="text"/>	330
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text"/>	<b>J2</b> <input type="text"/>	3,759
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> Code <input type="text"/>	<b>L2</b> <input type="text"/> Code <input type="text"/>	
Tax losses deducted	<b>M1</b> <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 2022 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)

Foreign income tax offset <b>C1</b> <input type="text"/>	Non-refundable non-carry forward tax offsets <b>C</b> <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

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

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

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text" value="1,718.57"/>	Refundable tax offsets <b>E</b> <input type="text" value="1,718.57"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

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

**Section 102AAM interest charge**  
**G**

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

**Eligible credits**

**H**  0.00  
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds** **I**  1,718.57  
(Remainder of refundable tax offsets)  
(unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**  259.00

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax refundable** **S**  1,459.57  
(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 2022.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**  164,442

Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables <input type="text" value="0"/>	<input type="text" value="0"/>
Collectables <input type="text" value="0"/>	<input type="text" value="0"/>

Section F / Section G: Member Information

See the Privacy note in the Declaration.

Title	Mr	Member'sTFN		Member	1
Family name	Cooper			Account status	
First given name	Lyle			<input type="radio"/>	Code
Other given names					
Date of birth	12/03/1941	If deceased, date of death			

**Contributions**

OPENING ACCOUNT BALANCE 250,743.24

<p>Refer to instructions for completing these labels.</p> <p>Employer contributions <b>A</b></p> <p>ABN of principal employer <b>A1</b></p> <p>Personal contributions <b>B</b></p> <p>CGT small business retirement exemption <b>C</b></p> <p>CGT small business 15-year exemption amount <b>D</b></p> <p>Personal injury election <b>E</b></p> <p>Spouse and child contributions <b>F</b></p> <p>Other third party contributions <b>G</b></p> <p style="text-align: center;"><b>TOTAL CONTRIBUTIONS</b> <b>N</b> 0.00 (Sum of labels A to M)</p>	<p>Proceeds from primary residence disposal <b>H</b></p> <p>Receipt date <b>H1</b></p> <p>Assessable foreign superannuation fund amount <b>I</b></p> <p>Non-assessable foreign superannuation fund amount <b>J</b></p> <p>Transfer from reserve: assessable amount <b>K</b></p> <p>Transfer from reserve: non-assessable amount <b>L</b></p> <p>Contributions from non-complying funds and previously non-complying funds <b>T</b></p> <p>Any other contributions (including Super Co-contributions and low Income Super Amounts) <b>M</b></p>
---	--

**Other transactions**

<p>Accumulation phase account balance <b>S1</b> 0.00</p> <p>Retirement phase account balance - Non CDBIS <b>S2</b> 224,928.15</p> <p>Retirement phase account balance - CDBIS <b>S3</b> 0.00</p> <p><input type="text" value="0"/> TRIS Count</p>	<p>Allocated earnings or losses <b>O</b> 7,815.09 <input type="checkbox"/> Loss</p> <p>Inward rollovers and transfers <b>P</b></p> <p>Outward rollovers and transfers <b>Q</b></p> <p>Lump Sum payments <b>R1</b> <input type="checkbox"/> Code</p> <p>Income stream payments <b>R2</b> 18,000.00 <input type="checkbox"/> Code</p>
<p><b>CLOSING ACCOUNT BALANCE</b> <b>S</b> 224,928.15 (S1 plus S2 plus S3)</p>	

Accumulation phase value	<b>X1</b>
Retirement phase value	<b>X2</b>
Outstanding limited recourse borrowing arrangement amount	<b>Y</b>



See the Privacy note in the Declaration.

Title	Mrs	Member'sTFN		Member	2
Family name	Cooper			Account status	
First given name	Margaret			<input type="radio"/> Code	
Other given names	Doris				
Date of birth	04/09/1942	If deceased, date of death			

**Contributions**

OPENING ACCOUNT BALANCE 206,660.17

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** 0.00

(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance **S1** 0.00

Retirement phase account balance - Non CDBIS **S2** 182,273.75

Retirement phase account balance - CDBIS **S3** 0.00

TRIS Count

Allocated earnings or losses **O** 6,386.42  Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payments **R1**  Code

Income stream payments **R2** 18,000.00  Code

CLOSING ACCOUNT BALANCE **S** 182,273.75

(S1 plus S2 plus S3)

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

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

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**   
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A**  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.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text"/>	
Permissible temporary borrowings	<b>V2</b> <input type="text"/>	
Other borrowings	<b>V3</b> <input type="text"/>	
		Borrowings <b>V</b> <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b> <input type="text" value="407,201"/>
		Reserve accounts <b>X</b> <input type="text"/>
		Other liabilities <b>Y</b> <input type="text"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> <input type="text" value="407,201"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	<b>H</b> <input type="text"/>
Total TOFA losses	<b>I</b> <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 2021–22 income year, write 2022). **A**

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

Interposed entity election status

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

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

**Section K: Declarations**

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

**Important**

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

**Privacy**

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

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

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

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

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

Date 

Day	Month	Year
23	11	2022

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Phone number 

Area code	Number
<input type="text" value="07"/>	<input type="text" value="33122365"/>

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return 

Hrs
<input type="text"/>

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

**TAX AGENT'S DECLARATION:**

I,

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

Tax agent's signature  Date 

Day	Month	Year
23	11	2022

**Tax agent's contact details**

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number 

Area code	Number
<input type="text" value="07"/>	<input type="text" value="32635200"/>

Tax agent number  Reference number

**Sensitive (when completed)**

**Losses schedule**

**2022**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return. Superannuation funds should complete and attach this schedule to their 2022 tax return.

Refer to *Losses schedule instructions 2022*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Australian business number (ABN)

**2 Net capital losses carried forward to later income years**

Year of loss		
2021–22	<b>H</b>	<input style="width: 100%; height: 20px;" type="text"/>
2020–21	<b>I</b>	<input style="width: 100%; height: 20px;" type="text"/>
2019 –20	<b>J</b>	<input style="width: 100%; height: 20px;" type="text"/>
2018–19	<b>K</b>	<input style="width: 100%; height: 20px;" type="text"/>
2017–18	<b>L</b>	<input style="width: 100%; height: 20px;" type="text"/>
2016–17 and earlier income years	<b>M</b>	164,442
<b>Total</b>	<b>V</b>	164,442

Transfer the amount at **V** to the Net capital losses carried forward to later income years label on your tax return.

**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](http://ato.gov.au/privacy)

**Taxpayer's declaration**

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

Signature

Date

Contact person

Daytime contact number  
Area code      Number

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# **Investment Strategy**

## **The L & MD Cooper Superannuation Fund**

### **Background:**

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of The L & MD Cooper Superannuation Fund ("the Fund"). This Investment Strategy replaces the Investment Strategy document dated 11/9/2019.

### **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 term growth. In recognition of the investment time frame of members the fund will take a conservative approach to asset allocation.

### **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 Trustee 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 short time horizon. Further the Members wish to have a conservative asset allocation thereby limiting volatility of returns.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability 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 insurance is not appropriate as the members have are at an age such that insurance is not available on a cost effective basis

## Liquidity:

At 30/6/2020, the Members of the Fund are aged 79 & 77 and have other assets outside of superannuation. At the present time both members are drawing an account based pension from the Super Fund and have anticipated liquidity requirement of the pension payments.

## 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 preserving capital and generating stable income streams.



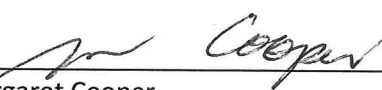
The final targeted asset allocation will be in the following ranges:

Growth Assets	Indicative long term range
• Australian listed equities	0%-20%
• International listed equities	0%-20%
• Australian listed property	0%-20%
• [Direct Property]	0%-20%
• [Collectables]	0%-20%
Defensive assets	
• Cash and term deposits	75%-100%
• Australian cash and bond funds	0%-20%
• International cash and bond funds	0%-20%
• Bullion	0%-20%

Signed & dated

  
\_\_\_\_\_  
Lyle Cooper  
Trustee

11/12/2022

  
\_\_\_\_\_  
Margaret Cooper  
Trustee

11/12/2022

THE L & MD COOPER SUPERANNUATION FUND  
11 Kernel Street THE GAP QLD 4061

Mr Anthony Boys  
Super Audits Pty Ltd  
PO Box 3376  
Rundle Mall SA 5000

Dear Sir,

**THE L & MD COOPER SUPERANNUATION FUND**

**Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of THE L & MD COOPER SUPERANNUATION FUND for the year ended 30 June 2022, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

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

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

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

**Superannuation Fund Books/Records/Minutes**

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (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.
  - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (ii) 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

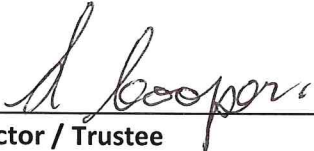
- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and 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 Lyle and Margaret Cooper as Trustee for the THE L & MD COOPER SUPERANNUATION FUND**

  
\_\_\_\_\_  
Director / Trustee  
Lyle Cooper

  
\_\_\_\_\_  
Director / Trustee  
Margaret Doris Cooper

THE L & MD COOPER SUPERANNUATION FUND

Dear Lyle & Margaret

THE L & MD COOPER 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 2022. 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 2022, 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 Lyle and Margaret Cooper as trustee for the THE L & MD COOPER SUPERANNUATION FUND

**Signed &  
Dated**

  
\_\_\_\_\_  
31 223 397 343

Yours sincerely  
ANTHONY BOYS – REGISTERED COMPANY AUDITOR

**DATED:**

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

# The L & MD Cooper Superannuation Fund

## Centrelink / DVA Schedule

Depending on your individual circumstances, it may be necessary for you to provide this schedule to your local Centrelink or Department of Veterans' Affairs (DVA) office to work out your benefit entitlement. Please contact your Centrelink or DVA office for details.

### Provider Details

Provider Name	The L & MD Cooper Superannuation Fund
Provider ABN	31223397343
Provider Address	11 Kernel Street, The Gap, Queensland, 4061
Provider Contact Name	Lyle and Margaret Doris Cooper
Provider Contact Phone Number	07 33122365

### Product Details

Client Name	LYLE COOPER
Product Name	SMSF Pension
Product Reference Number	501
Type of Income Stream	Allocated
Has this income stream been split as part of a property settlement on marriage breakdown ?	No
Is this Income stream paid from a SMSF or SAF ?	Yes
Does the income stream meet all of the characteristics required under section 9A, 9B or 9BA of the Social Security Act 1991 OR section 5JA, 5JB or 5JBA of the Veterans' Entitlements Act 1986 to qualify as asset test exempt income stream ?	No
Is the income stream eligible to retain asset test exempt status ?	No
Commencement Date / Purchase Date	01/07/2010
Relevant Number (at commencement date)	19.92
Tax Free Proportion	36.67%
Reversionary beneficiary nominated	Yes
Original Purchase Price	\$288,408.93
Commutations	No
Gross Annual Payment	\$18,000.00
Account Balance at 01 July 2021	\$250,743.24
Current Account Balance	\$224,928.15
Date of Current Account Balance	30/06/2022

TRUSTEE SIGNATURE .....  .....

Date: 1/1/21 22

LYLE

**The L & MD Cooper Superannuation Fund  
Centrelink / DVA Schedule**

Depending on your individual circumstances, it may be necessary for you to provide this schedule to your local Centrelink or Department of Veterans' Affairs (DVA) office to work out your benefit entitlement. Please contact your Centrelink or DVA office for details.

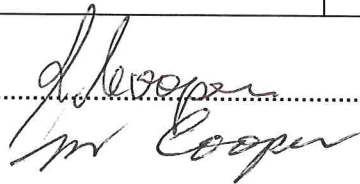
**Provider Details**

Provider Name	The L & MD Cooper Superannuation Fund
Provider ABN	31223397343
Provider Address	11 Kernel Street, The Gap, Queensland, 4061
Provider Contact Name	Lyle and Margaret Doris Cooper
Provider Contact Phone Number	07 33122365

**Product Details**

Client Name	MARGARET COOPER
Product Name	SMSF Pension
Product Reference Number	502
Type of Income Stream	Allocated
Has this income stream been split as part of a property settlement on marriage breakdown ?	No
Is this Income stream paid from a SMSF or SAF ?	Yes
Does the income stream meet all of the characteristics required under section 9A, 9B or 9BA of the Social Security Act 1991 OR section 5JA, 5JB or 5JBA of the Veterans' Entitlements Act 1986 to qualify as asset test exempt income stream ?	No
Is the income stream eligible to retain asset test exempt status ?	No
Commencement Date / Purchase Date	01/07/2010
Relevant Number (at commencement date)	19.92
Tax Free Proportion	73.79%
Reversionary beneficiary nominated	Yes
Original Purchase Price	\$258,135.00
Commutations	No
Gross Annual Payment	\$18,000.00
Account Balance at 01 July 2021	\$206,660.17
Current Account Balance	\$182,273.75
Date of Current Account Balance	30/06/2022

TRUSTEE SIGNATURE .....



Date: 11/12/22

Margaret

## The L & MD Cooper Superannuation Fund

# Trustees Declaration


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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 2022 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements;
- (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 2022.

Signed in accordance with a resolution of the trustees by:

  
.....

Lyle Cooper

Trustee

  
.....

Margaret Cooper

Trustee

Dated this 11th day of December 2022

The L & MD Cooper Superannuation Fund

## Minutes of a meeting of the Trustee(s)

held on \_\_\_\_\_ at 11 Kernel Street, The Gap, Queensland 4061

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<b>PRESENT:</b>	Lyle Cooper and Margaret Cooper
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<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 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	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 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	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.
<b>INVESTMENT STRATEGY:</b>	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.
<b>INSURANCE COVER:</b>	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.
<b>ALLOCATION OF INCOME:</b>	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).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
<b>AUDITORS:</b>	It was resolved that Super Audits Pty Ltd of 5A Broadway, Glenelg South, South Australia 5045 act as auditors of the Fund for the next financial year.
<b>TAX AGENTS:</b>	It was resolved that Sam Greco & Co Chartered Accountants act as tax agents of the Fund for the next financial year.
<b>TRUSTEE STATUS:</b>	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.

# The L & MD Cooper Superannuation Fund

## Members Statement

Lyle Cooper  
 11 Kernel Street  
 The Gap, Queensland, 4061, Australia

### Your Details

Date of Birth : 12/03/1941  
 Age: 81  
 Tax File Number: 476219321  
 Date Joined Fund: 20/03/2002  
 Service Period Start Date: 20/03/2002  
 Date Left Fund:  
 Member Code: COOLYL00001P  
 Account Start Date: 01/07/2010  
 Account Phase: Retirement Phase  
 Account Description: Pension

Nominated Beneficiaries: Margaret Doris Cooper  
 Nomination Type: N/A  
 Vested Benefits: 224,928.15  
 Total Death Benefit: 224,928.15  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

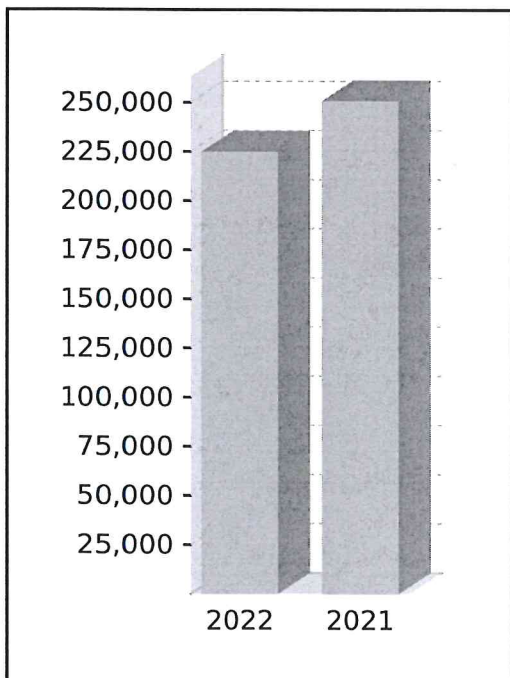
Total Benefits 224,928.15

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 224,928.15  
 Restricted Non Preserved

#### Tax Components

Tax Free (36.67%) 82,522.64  
 Taxable 142,405.51



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	250,743.24
<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	(7,815.09)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	18,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	224,928.15

# The L & MD Cooper Superannuation Fund

## Members Statement

Margaret Doris Cooper  
 11 Kernel Street  
 The Gap, Queensland, 4061, Australia

### Your Details

Date of Birth : 04/09/1942  
 Age: 79  
 Tax File Number: 478931093  
 Date Joined Fund: 20/03/2002  
 Service Period Start Date: 27/03/1995  
 Date Left Fund:  
 Member Code: COOMAR00001P  
 Account Start Date: 01/07/2010  
 Account Phase: Retirement Phase  
 Account Description: Pension

Nominated Beneficiaries: Lyle Cooper  
 Nomination Type: N/A  
 Vested Benefits: 182,273.75  
 Total Death Benefit: 182,273.75  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

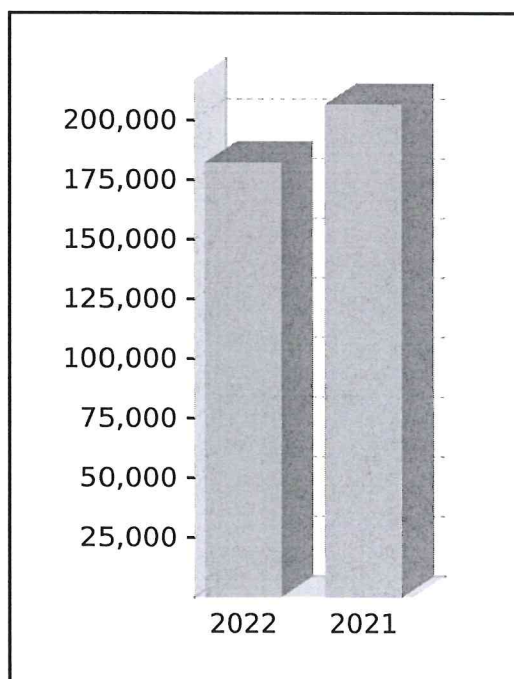
Total Benefits 182,273.75

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 182,273.75  
 Restricted Non Preserved

#### Tax Components

Tax Free (73.79%) 134,560.99  
 Taxable 47,712.76



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2021	206,660.17
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(6,386.42)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	18,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2022	182,273.75

The L & MD Cooper Superannuation Fund  
Lyle Cooper  
11 Kernel Street, The Gap, Queensland 4061

Dear Sir/Madam

**The L & MD Cooper Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **The L & MD Cooper Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2021. It is confirmed that the pension balance will automatically revert to Margaret Cooper upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2022.

Your balance contains:

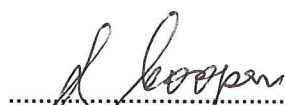
- a Taxable Balance of: \$158,754.21; and
- a Tax Free Balance of: \$91,989.03

Tax Free proportion: 36.67%.

Your Minimum income stream applicable is \$8,780.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



.....  
Lyle Cooper  
11 Kernel Street, The Gap, Queensland 4061



# B - Permanent Documents

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

## Supporting Documents

- Fund Summary Report [Report](#)
- 2022 BGL General Ledger.pdf
- signed Notice to New Member M COOPER 20-3-2002.pdf
- 2022 Trustee Minutes.pdf
- signed Deed of Variation 21 March 2005.pdf
- signed Notice to New Member L COOPER 20-3-2002.pdf
- unsigned Trust Deed establishing the Super Fund.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

# The L & MD Cooper Superannuation Fund

## Fund Summary Report

As at 30 June 2022

### Fund Details

Date Formed: 20/03/2002

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

Tax File Number: Provided

Fund Type: SMSF

ABN: 31223397343

GST Registered: No

### Postal Address:

11 Kernel Street  
The Gap, Queensland 4061

### Physical Address:

11 Kernel Street  
The Gap, Queensland 4061

### Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Cooper, Lyle	81	2	1	Provided	Provided
Cooper, Margaret	79	2	1	Provided	Provided

### Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Auditor	Boys, Anthony
Fund Contact	Lyle and Margaret Doris Cooper
Fund Contact	Cooper, Lyle
Fund Contact	Cooper, Margaret
Tax Agent	Sam Greco & Co Chartered Accountants
Tax Agent	Greco, Sam
Trustee	Cooper, Lyle
Trustee	Cooper, Margaret

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Dividends Received (23900)</b>					
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
30/09/2021	EXTERNAL DIV Bendigo TRANSFER [System Matched Income Data]			795.00	795.00 CR
				<b>795.00</b>	<b>795.00 CR</b>
<u>Challenger Limited (CGF.AX)</u>					
22/09/2021	EXTERNAL DIV CHALLENGER LID T [System Matched Income Data]			315.00	315.00 CR
				<b>315.00</b>	<b>315.00 CR</b>
<u>Fortescue Metals Group Ltd (FMG.AX)</u>					
30/09/2021	EXTERNAL DIV FMG DIVIDEND TRA [System Matched Income Data]			2,110.00	2,110.00 CR
				<b>2,110.00</b>	<b>2,110.00 CR</b>
<u>ioof Holdings Limited (IFL.AX)</u>					
22/09/2021	EXTERNAL DIV IOOF DIVIDEND TR [System Matched Income Data]			690.00	690.00 CR
				<b>690.00</b>	<b>690.00 CR</b>
<u>Incitec Pivot Limited (IPL.AX)</u>					
02/07/2021	EXTERNAL DIV IPL ITM DIV TRAN [System Matched Income Data]			100.00	100.00 CR
				<b>100.00</b>	<b>100.00 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
27/08/2021	15938778 Sold 1000 WES @ 62.0100 (WES.AX)		2,055.12		2,055.12 DR
21/09/2021	16261644 Sold 263 AKN @ 0.1750 (AKN.AX)		1,788.97		3,844.09 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (AKN.AX)			1,785.86	2,058.23 DR
21/09/2021	16262183 Sold 3000 BOQ @ 8.9600 (BOQ.AX)		1,254.96		3,313.19 DR
21/09/2021	16266648 Sold 3000 CGF @ 6.0000 (CGF.AX)		2,898.65		6,211.84 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (CGF.AX)			4,650.65	1,561.19 DR
21/09/2021	16266719 Sold 500 CBA @ 99.7852 (CBA.AX)		477.55		2,038.74 DR
21/09/2021	16266802 Sold 1500 CR9 @ 0.0480 (CR9.AX)		4,637.00		6,675.74 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (CR9.AX)			4,630.50	2,045.24 DR
21/09/2021	16266886 Sold 146963 DRE @ 0.0373 (DRE.AX)			2,620.28	575.04 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (DRE.AX)		670.76		95.72 DR
21/09/2021	16266990 Sold 1000 FMG @ 14.9100 (FMG.AX)		9,564.34		9,660.06 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (FMG.AX)			1,119.43	8,540.63 DR
21/09/2021	16267319 Sold 3000 SUN @ 12.4400 (SUN.AX)		487.59		9,028.22 DR
21/09/2021	16267223 Sold 12000 SCI @ 0.0360 (SCI.AX)		660.90		9,689.12 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (SCI.AX)			783.00	8,906.12 DR
21/09/2021	16267139 Sold 700 MEZ @ 5.0100 (MEZ.AX)		1,804.80		10,710.92 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (MEZ.AX)			1,836.90	8,874.02 DR
21/09/2021	16267066 Sold 6000 IFL @ 4.0773 (IFL.AX)		4,071.46		12,945.48 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/09/2021	16261953 Sold 3000 BEN @ 9.0901 (BEN.AX)		2,897.66		15,843.14 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.047000 (System Price) - 26.000000 Units on hand (FCT.AX)		0.50		15,843.64 DR
			<b>33,270.26</b>	<b>17,426.62</b>	<b>15,843.64 DR</b>
<b>Interest Received (25000)</b>					
<u>RACQ - Acc 1360293 (CRU1360293)</u>					
01/07/2021	Interest			0.22	0.22 CR
01/08/2021	Interest			0.20	0.42 CR
01/09/2021	Interest			0.18	0.60 CR
01/10/2021	Interest			0.15	0.75 CR
01/11/2021	Interest			0.12	0.87 CR
01/12/2021	Interest			0.10	0.97 CR
01/01/2022	Interest			0.07	1.04 CR
01/02/2022	Interest			0.17	1.21 CR
01/03/2022	Interest			0.14	1.35 CR
01/04/2022	Interest			0.13	1.48 CR
01/05/2022	Interest			0.11	1.59 CR
01/06/2022	Interest			0.97	2.56 CR
				<b>2.56</b>	<b>2.56 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
31/01/2022	Online Banking Senrico Pty Ltd		3,500.00		3,500.00 DR
			<b>3,500.00</b>		<b>3,500.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
01/03/2022	Direct Credit Ato 012721 AT0002000016245207		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
25/02/2022	Online Banking Super Audits L&md Cooper Super		330.00		330.00 DR
			<b>330.00</b>		<b>330.00 DR</b>
<b>Pensions Paid (41600)</b>					
<u>(Pensions Paid) Cooper, Lyle - Pension (Pension) (COOLYL00001P)</u>					
01/07/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		1,500.00 DR
01/08/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		3,000.00 DR
01/09/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		4,500.00 DR
01/10/2021	Transfer to 064174 10279052 Pension		1,500.00		6,000.00 DR
01/11/2021	Transfer to 064174 10279052 Pension		1,500.00		7,500.00 DR
01/12/2021	Transfer to 064174 10279052 Pension		1,500.00		9,000.00 DR
01/01/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		10,500.00 DR
01/02/2022	Transfer to 5417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		12,000.00 DR
01/03/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		13,500.00 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/04/2022	Transfer to 064174 10279052 Pension		1,500.00		15,000.00 DR
01/05/2022	Transfer to 064174 10279052 Pension		1,500.00		16,500.00 DR
01/06/2022	Transfer to 064174 10279052 Pension		1,500.00		18,000.00 DR
			<b>18,000.00</b>		<b>18,000.00 DR</b>
<u>(Pensions Paid) Cooper, Margaret Doris - Pension (Pension) (COOMAR00001P)</u>					
01/07/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		1,500.00 DR
01/08/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		3,000.00 DR
01/09/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		4,500.00 DR
01/10/2021	Transfer to 064174 10279052 Pension		1,500.00		6,000.00 DR
01/11/2021	Transfer to 064174 10279052 Pension		1,500.00		7,500.00 DR
01/12/2021	Transfer to 064174 10279052 Pension		1,500.00		9,000.00 DR
01/01/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		10,500.00 DR
01/02/2022	Transfer to 5417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		12,000.00 DR
01/03/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		13,500.00 DR
01/04/2022	Transfer to 064174 10279052 Pension		1,500.00		15,000.00 DR
01/05/2022	Transfer to 064174 10279052 Pension		1,500.00		16,500.00 DR
01/06/2022	Transfer to 064174 10279052 Pension		1,500.00		18,000.00 DR
			<b>18,000.00</b>		<b>18,000.00 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			1,718.57	1,718.57 CR
				<b>1,718.57</b>	<b>1,718.57 CR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2021	System Member Journals			1,500.00	1,500.00 CR
01/07/2021	System Member Journals			1,500.00	3,000.00 CR
01/08/2021	System Member Journals			1,500.00	4,500.00 CR
01/08/2021	System Member Journals			1,500.00	6,000.00 CR
01/09/2021	System Member Journals			1,500.00	7,500.00 CR
01/09/2021	System Member Journals			1,500.00	9,000.00 CR
01/10/2021	System Member Journals			1,500.00	10,500.00 CR
01/10/2021	System Member Journals			1,500.00	12,000.00 CR
01/11/2021	System Member Journals			1,500.00	13,500.00 CR
01/11/2021	System Member Journals			1,500.00	15,000.00 CR
01/12/2021	System Member Journals			1,500.00	16,500.00 CR
01/12/2021	System Member Journals			1,500.00	18,000.00 CR
01/01/2022	System Member Journals			1,500.00	19,500.00 CR
01/01/2022	System Member Journals			1,500.00	21,000.00 CR
01/02/2022	System Member Journals			1,500.00	22,500.00 CR
01/02/2022	System Member Journals			1,500.00	24,000.00 CR
01/03/2022	System Member Journals			1,500.00	25,500.00 CR
01/03/2022	System Member Journals			1,500.00	27,000.00 CR
01/04/2022	System Member Journals			1,500.00	28,500.00 CR
01/04/2022	System Member Journals			1,500.00	30,000.00 CR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/05/2022	System Member Journals			1,500.00	31,500.00 CR
01/05/2022	System Member Journals			1,500.00	33,000.00 CR
01/06/2022	System Member Journals			1,500.00	34,500.00 CR
01/06/2022	System Member Journals			1,500.00	36,000.00 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			7,815.09	43,815.09 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			6,386.42	50,201.51 CR
				<b>50,201.51</b>	<b>50,201.51 CR</b>
<b>Opening Balance (50010)</b>					
<u>(Opening Balance) Cooper, Lyle - Pension (Pension) (COOLYL00001P)</u>					
01/07/2021	Opening Balance				238,266.54 CR
01/07/2021	Close Period Journal			12,476.70	250,743.24 CR
				<b>12,476.70</b>	<b>250,743.24 CR</b>
<u>(Opening Balance) Cooper, Margaret Doris - Pension (Pension) (COOMAR00001P)</u>					
01/07/2021	Opening Balance				199,694.44 CR
01/07/2021	Close Period Journal			6,965.73	206,660.17 CR
				<b>6,965.73</b>	<b>206,660.17 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Cooper, Lyle - Pension (Pension) (COOLYL00001P)</u>					
01/07/2021	Opening Balance				30,476.70 CR
01/07/2021	Close Period Journal		30,476.70		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		7,815.09		7,815.09 DR
			<b>38,291.79</b>		<b>7,815.09 DR</b>
<u>(Share of Profit/(Loss)) Cooper, Margaret Doris - Pension (Pension) (COOMAR00001P)</u>					
01/07/2021	Opening Balance				24,965.73 CR
01/07/2021	Close Period Journal		24,965.73		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		6,386.42		6,386.42 DR
			<b>31,352.15</b>		<b>6,386.42 DR</b>
<b>Pensions Paid (54160)</b>					
<u>(Pensions Paid) Cooper, Lyle - Pension (Pension) (COOLYL00001P)</u>					
01/07/2021	Opening Balance				18,000.00 DR
01/07/2021	Close Period Journal			18,000.00	0.00 DR
01/07/2021	System Member Journals		1,500.00		1,500.00 DR
01/08/2021	System Member Journals		1,500.00		3,000.00 DR
01/09/2021	System Member Journals		1,500.00		4,500.00 DR
01/10/2021	System Member Journals		1,500.00		6,000.00 DR
01/11/2021	System Member Journals		1,500.00		7,500.00 DR
01/12/2021	System Member Journals		1,500.00		9,000.00 DR
01/01/2022	System Member Journals		1,500.00		10,500.00 DR
01/02/2022	System Member Journals		1,500.00		12,000.00 DR
01/03/2022	System Member Journals		1,500.00		13,500.00 DR
01/04/2022	System Member Journals		1,500.00		15,000.00 DR
01/05/2022	System Member Journals		1,500.00		16,500.00 DR
01/06/2022	System Member Journals		1,500.00		18,000.00 DR
			<b>18,000.00</b>	<b>18,000.00</b>	<b>18,000.00 DR</b>

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Pensions Paid) Cooper, Margaret Doris - Pension (Pension) (COOMAR00001P)</u>					
01/07/2021	Opening Balance				18,000.00 DR
01/07/2021	Close Period Journal			18,000.00	0.00 DR
01/07/2021	System Member Journals		1,500.00		1,500.00 DR
01/08/2021	System Member Journals		1,500.00		3,000.00 DR
01/09/2021	System Member Journals		1,500.00		4,500.00 DR
01/10/2021	System Member Journals		1,500.00		6,000.00 DR
01/11/2021	System Member Journals		1,500.00		7,500.00 DR
01/12/2021	System Member Journals		1,500.00		9,000.00 DR
01/01/2022	System Member Journals		1,500.00		10,500.00 DR
01/02/2022	System Member Journals		1,500.00		12,000.00 DR
01/03/2022	System Member Journals		1,500.00		13,500.00 DR
01/04/2022	System Member Journals		1,500.00		15,000.00 DR
01/05/2022	System Member Journals		1,500.00		16,500.00 DR
01/06/2022	System Member Journals		1,500.00		18,000.00 DR
			<b>18,000.00</b>	<b>18,000.00</b>	<b>18,000.00 DR</b>
<b>Bank Accounts (60400)</b>					
<u>CMCMarketsTrading ACC (470449)</u>					
26/08/2021	15919221 Bght 1000 WES @ 63.9392			64,003.11	64,003.11 CR
26/08/2021	15919261 Bght 500 CBA @ 100.5400			50,320.27	114,323.38 CR
26/08/2021	15919311 Bght 3000 BEN @ 10.0368			30,140.65	144,464.03 CR
26/08/2021	15919341 Bght 3000 BOQ @ 9.3600			28,108.08	172,572.11 CR
27/08/2021	15938778 Sold 1000 WES @ 62.0100		61,947.99		110,624.12 CR
30/08/2021	14991851 Wdl ANZA CASH ACTIVE 014-936 112328457 15919341 [Bight 3000 BOQ 3 9.360015919341]		28,108.08		82,516.04 CR
30/08/2021	14991852 Wdl ANZA CASH ACTIVE 014-936 112328457 15919311 [Bght 3000 BEN e 10.0368 15919311]		30,140.65		52,375.39 CR
30/08/2021	14991853 Wdl ANZA CASH ACTIVE 014-936 112328457 15919261 [Bght 500 CBA o 100.5400 15919261]		50,320.27		2,055.12 CR
30/08/2021	14991854 Wdl ANZA CASH ACTIVE 014-936 112328457 15919221 [Bght 1000 WES @ 63.9392 15919221]		64,003.11		61,947.99 DR
31/08/2021	11387753 Dep ANZA CASH ACTIVE 014-936 112328457 15938778 [Sold 1.000 WES @ 62.0100 15938778]			61,947.99	0.00 DR
02/09/2021	16013167 Bght 3000 SUN @ 12.5800			37,777.74	37,777.74 CR
02/09/2021	16013211 Bght 6000 IFL @ 4.7478			28,515.48	66,293.22 CR
06/09/2021	15070701 Wdl ANZA CASH ACTIVE 014-936 112328457 16013211 [Dight 5000 IFL o 4.7478 16013211]		28,515.48		37,777.74 CR
06/09/2021	15070702 Wdl ANZA CASH ACTIVE 014-936 112328457 16013167 [Bight 3000 SUN @ 12.5800 16013167]		37,777.74		0.00 DR
21/09/2021	16261644 Sold 263 AKN @ 0.1750		35.03		35.03 DR
21/09/2021	16261953 Sold 3000 BEN @ 9.0901		27,242.99		27,278.02 DR
21/09/2021	16262183 Sold 3000 BOQ @ 8.9600		26,853.12		54,131.14 DR
21/09/2021	16266648 Sold 3000 CGF @ 6.0000		17,982.00		72,113.14 DR
21/09/2021	16266719 Sold 500 CBA @ 99.7852		49,842.72		121,955.86 DR
21/09/2021	16266802 Sold 1500 CR9 @ 0.0480		61.00		122,016.86 DR
21/09/2021	16266886 Sold 146963 DRE @ 0.0373		5,476.63		127,493.49 DR
21/09/2021	16266990 Sold 1000 FMG @ 14.9100		14,895.09		142,388.58 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/09/2021	16267066 Sold 6000 IFL @ 4.0773		24,444.02		166,832.60 DR
21/09/2021	16267139 Sold 700 MEZ @ 5.0100		3,497.10		170,329.70 DR
21/09/2021	16267223 Sold 12000 SCI @ 0.0360		422.10		170,751.80 DR
21/09/2021	16267319 Sold 3000 SUN @ 12.4400		37,290.15		208,041.95 DR
23/09/2021	11542679 Dep ANZA CASH ACTIVE 014-936 112328457 16262183 [Sold 3000 800 @ 8,9600 16262183]			26,853.12	181,188.83 DR
23/09/2021	11542680 Dep ANZA CASH ACTIVE 014-936 112328457 16267066 [Sold 6000 IFL a 4.0773 16267066]			24,444.02	156,744.81 DR
23/09/2021	11542681 Dep ANZA CASH ACTIVE 014-936 112328457 16266648 [Sold 3000 CGF @ 6.0000 16265648]			17,982.00	138,762.81 DR
23/09/2021	11542682 Dep ANZA CASH ACTIVE 014-936 112328457 16266990 [Sold 1000 FMQ @ 14.910C 16266960]			14,895.09	123,867.72 DR
23/09/2021	11542683 Dep ANZA CASH ACTIVE 014-936 112328457 16266886 [Sold 146963 DRE e 0.0373 16256886]			5,476.63	118,391.09 DR
23/09/2021	11542684 Dep ANZA CASH ACTIVE 014-936 112328457 16267139 [Sold 700 MEZ @ 5.0100 16207139]			3,497.10	114,893.99 DR
23/09/2021	11542685 Dep ANZA CASH ACTIVE 014-936 112328457 16267223 [Sold 12000 SCI @ 0.0360 16267223]			422.10	114,471.89 DR
23/09/2021	11542686 Dep ANZA CASH ACTIVE 014-936 112328457 16266802 [Sold 1500 CR9 e 0.0480 16255802]			61.00	114,410.89 DR
23/09/2021	11542687 Dep ANZA CASH ACTIVE 014-936 112328457 16261644 [Sold 263 AKN e 0.1750 16261844]			35.03	114,375.86 DR
23/09/2021	11542688 Dep ANZA CASH ACTIVE 014-936 112328457 16266719 [Sold 500 CBA (2 99.7852 16266719]			49,842.72	64,533.14 DR
23/09/2021	11542689 Dep ANZA CASH ACTIVE 014-936 112328457 16267319 [Sold 3000 SUN 0 12.4400 16267319]			37,290.15	27,242.99 DR
23/09/2021	11542690 Dep ANZA CASH ACTIVE 014-936 112328457 16261953 [Sold 3000 BCN an 9.0901 16261953]			27,242.99	0.00 DR
14/01/2022	16395172 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdi TRANSFER TO NOM AC]		25,000.00		25,000.00 DR
14/01/2022	12259218 DE: 514-179 1360293 [Direct Credit Cmc Markets Stoc 511749 19448931]			25,000.00	0.00 DR
22/06/2022	17904417 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdl TRANSFER 10 NOM AC]		350,000.00		350,000.00 DR
22/06/2022	13261921 DE: 514-179 1360293			350,000.00	0.00 DR
			<b>883,855.27</b>	<b>883,855.27</b>	<b>0.00 DR</b>
<b>ANZ Cash Active - CMC Markets (ANZCashActive)</b>					
01/07/2021	Opening Balance				386,875.23 DR
02/07/2021	EXTERNAL DIV IPL ITM DIV TRAN [System Matched Income Data]		100.00		386,975.23 DR
30/08/2021	14991854 Wdl ANZA CASH ACTIVE 014-936 112328457 15919221 [8ght 1000 WES @ 63.9392 15919221]			64,003.11	322,972.12 DR
30/08/2021	14991853 Wdl ANZA CASH ACTIVE 014-936 112328457 15919261 [8ght 500 CBA o 100.5400 15919261]			50,320.27	272,651.85 DR
30/08/2021	14991852 Wdl ANZA CASH ACTIVE 014-936 112328457 15919311 [Bght 3000 BEN e 10.0368 15919311]			30,140.65	242,511.20 DR
30/08/2021	14991851 Wdl ANZA CASH ACTIVE 014-936 112328457 15919341 [Bight 3000 BOQ 3 9.360015919341]			28,108.08	214,403.12 DR



# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/08/2021	11387753 Dep ANZA CASH ACTIVE 014-936 112328457 15938778 [Sold 1.000 WES @ 62.0100 15938778]		61,947.99		276,351.11 DR
06/09/2021	15070702 Wdl ANZA CASH ACTIVE 014-936 112328457 16013167 [Bight 3000 SUN @ 12.5800 16013167]			37,777.74	238,573.37 DR
06/09/2021	15070701 Wdl ANZA CASH ACTIVE 014-936 112328457 16013211 [Dight 5000 IFL 0 4.7478 16013211]			28,515.48	210,057.89 DR
22/09/2021	EXTERNAL DIV IOOF DIVIDEND TR [System Matched Income Data]		690.00		210,747.89 DR
22/09/2021	EXTERNAL DIV CHALLENGER LID T [System Matched Income Data]		315.00		211,062.89 DR
23/09/2021	11542690 Dep ANZA CASH ACTIVE 014-936 112328457 16261953 [Sold 3000 BCN an 9.0901 16261953]		27,242.99		238,305.88 DR
23/09/2021	11542689 Dep ANZA CASH ACTIVE 014-936 112328457 16267319 [Sold 3000 SUN 0 12.4400 16267319]		37,290.15		275,596.03 DR
23/09/2021	11542688 Dep ANZA CASH ACTIVE 014-936 112328457 16266719 [Sold 500 CBA (2 99.7852 16266719]		49,842.72		325,438.75 DR
23/09/2021	11542687 Dep ANZA CASH ACTIVE 014-936 112328457 16261644 [Sold 263 AKN e 0.1750 16261844]		35.03		325,473.78 DR
23/09/2021	11542686 Dep ANZA CASH ACTIVE 014-936 112328457 16266802 [Sold 1500 CR9 e 0.0480 16255802]		61.00		325,534.78 DR
23/09/2021	11542685 Dep ANZA CASH ACTIVE 014-936 112328457 16267223 [Sold 12000 SCI @ 0.0360 16267223]		422.10		325,956.88 DR
23/09/2021	11542684 Dep ANZA CASH ACTIVE 014-936 112328457 16267139 [Sold 700 MEZ @ 5.0100 16207139]		3,497.10		329,453.98 DR
23/09/2021	11542683 Dep ANZA CASH ACTIVE 014-936 112328457 16266886 [Sold 146963 DRE e 0.0373 16256886]		5,476.63		334,930.61 DR
23/09/2021	11542681 Dep ANZA CASH ACTIVE 014-936 112328457 16266648 [Sold 3000 CGF @ 6.0000 16265648]		17,982.00		352,912.61 DR
23/09/2021	11542680 Dep ANZA CASH ACTIVE 014-936 112328457 16267066 [Sold 6000 IFL a 4.0773 16267066]		24,444.02		377,356.63 DR
23/09/2021	11542679 Dep ANZA CASH ACTIVE 014-936 112328457 16262183 [Sold 3000 800 @ 8,9600 16262183]		26,853.12		404,209.75 DR
23/09/2021	11542682 Dep ANZA CASH ACTIVE 014-936 112328457 16266990 [Sold 1000 FMQ @ 14.910C 16266960]		14,895.09		419,104.84 DR
30/09/2021	EXTERNAL DIV FMG DIVIDEND TRA [System Matched Income Data]		2,110.00		421,214.84 DR
30/09/2021	EXTERNAL DIV Bendigo TRANSFER [System Matched Income Data]		795.00		422,009.84 DR
14/01/2022	16395172 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdl TRANSFER TO NOM AC]			25,000.00	397,009.84 DR
22/06/2022	17904417 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdl TRANSFER 10 NOM AC]			350,000.00	47,009.84 DR
			<b>273,999.94</b>	<b>613,865.33</b>	<b>47,009.84 DR</b>
<b>RACQ - Acc 1360293 (CRU1360293)</b>					
01/07/2021	Opening Balance				27,240.53 DR
01/07/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	24,240.53 DR
01/07/2021	Interest		0.22		24,240.75 DR
13/07/2021	Foreign Chq \$19.28USD		14.65		24,255.40 DR
01/08/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	21,255.40 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/08/2021	Interest		0.20		21,255.60 DR
01/09/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	18,255.60 DR
01/09/2021	Interest		0.18		18,255.78 DR
01/10/2021	Transfer to 064174 10279052 Pension			3,000.00	15,255.78 DR
01/10/2021	Interest		0.15		15,255.93 DR
01/11/2021	Transfer to 064174 10279052 Pension			3,000.00	12,255.93 DR
01/11/2021	Interest		0.12		12,256.05 DR
01/12/2021	Transfer to 064174 10279052 Pension			3,000.00	9,256.05 DR
01/12/2021	Interest		0.10		9,256.15 DR
01/01/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	6,256.15 DR
01/01/2022	Interest		0.07		6,256.22 DR
14/01/2022	12259218 DE: 514-179 1360293 [Direct Credit Cmc Markets Stoc 511749 19448931]		25,000.00		31,256.22 DR
31/01/2022	Online Banking Senrico Pty Ltd			3,500.00	27,756.22 DR
01/02/2022	Transfer to 5417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	24,756.22 DR
01/02/2022	Interest		0.17		24,756.39 DR
09/02/2022	Online Banking Lyle & Margaret Doris Cooper Boq Refund Payment			8,856.75	15,899.64 DR
25/02/2022	Online Banking Super Audits L&md Cooper Super			330.00	15,569.64 DR
01/03/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	12,569.64 DR
01/03/2022	Direct Credit Ato 012721 AT0002000016245207		2,828.04		15,397.68 DR
01/03/2022	Interest		0.14		15,397.82 DR
30/03/2022	Dividend Rdc 255730 S00011071660		73.20		15,471.02 DR
31/03/2022	Dividend Mag Payment 077669 001276246610		1,800.00		17,271.02 DR
01/04/2022	Transfer to 064174 10279052 Pension			3,000.00	14,271.02 DR
01/04/2022	Interest		0.13		14,271.15 DR
01/05/2022	Transfer to 064174 10279052 Pension			3,000.00	11,271.15 DR
01/05/2022	Interest		0.11		11,271.26 DR
01/06/2022	Transfer to 064174 10279052 Pension			3,000.00	8,271.26 DR
01/06/2022	Interest		0.97		8,272.23 DR
22/06/2022	Direct Credit Cmc Markets Stoc 511749 21588940		350,000.00		358,272.23 DR
			<b>379,718.45</b>	<b>48,686.75</b>	<b>358,272.23 DR</b>
<b>RACQ - Acc 1360289 (QTMBAcc1360289)</b>					
01/07/2021	Opening Balance				0.04 DR
					<b>0.04 DR</b>
<b>Distributions Receivable (61800)</b>					
<b>Redcape Hotel Group (RDC.AX)</b>					
01/07/2021	Opening Balance				73.20 DR
30/03/2022	Dividend Rdc 255730 S00011071660			73.20	0.00 DR
				<b>73.20</b>	<b>0.00 DR</b>
<b>Sundry Debtors (68000)</b>					
<b>Sundry Debtors (68000)</b>					
01/07/2021	Opening Balance				1,814.65 DR
13/07/2021	Foreign Chq \$19.28USD			14.65	1,800.00 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/03/2022	Dividend Mag Payment 077669 001276246610			1,800.00	0.00 DR
				<b>1,814.65</b>	<b>0.00 DR</b>
<b>Shares in Listed Companies (Australian) (77600)</b>					
<u>Auking Mining Limited (AKN.AX)</u>					
01/07/2021	Opening Balance	263.00			38.14 DR
21/09/2021	16261644 Sold 263 AKN @ 0.1750	(263.00)		1,824.00	1,785.86 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		1,785.86		0.00 DR
		<b>0.00</b>	<b>1,785.86</b>	<b>1,824.00</b>	<b>0.00 DR</b>
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
26/08/2021	15919311 Bght 3000 BEN @ 10.0368	3,000.00	30,140.65		30,140.65 DR
21/09/2021	16261953 Sold 3000 BEN @ 9.0901	(3,000.00)		30,140.65	0.00 DR
		<b>0.00</b>	<b>30,140.65</b>	<b>30,140.65</b>	<b>0.00 DR</b>
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
26/08/2021	15919341 Bght 3000 BOQ @ 9.3600	3,000.00	28,108.08		28,108.08 DR
21/09/2021	16262183 Sold 3000 BOQ @ 8.9600	(3,000.00)		28,108.08	0.00 DR
		<b>0.00</b>	<b>28,108.08</b>	<b>28,108.08</b>	<b>0.00 DR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
26/08/2021	15919261 Bght 500 CBA @ 100.5400	500.00	50,320.27		50,320.27 DR
21/09/2021	16266719 Sold 500 CBA @ 99.7852	(500.00)		50,320.27	0.00 DR
		<b>0.00</b>	<b>50,320.27</b>	<b>50,320.27</b>	<b>0.00 DR</b>
<u>Challenger Limited (CGF.AX)</u>					
01/07/2021	Opening Balance	3,000.00			16,230.00 DR
21/09/2021	16266648 Sold 3000 CGF @ 6.0000	(3,000.00)		20,880.65	4,650.65 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		4,650.65		0.00 DR
		<b>0.00</b>	<b>4,650.65</b>	<b>20,880.65</b>	<b>0.00 DR</b>
<u>Corella Resources Ltd (CR9.AX)</u>					
01/07/2021	Opening Balance	1,500.00			67.50 DR
21/09/2021	16266802 Sold 1500 CR9 @ 0.0480	(1,500.00)		4,698.00	4,630.50 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		4,630.50		0.00 DR
		<b>0.00</b>	<b>4,630.50</b>	<b>4,698.00</b>	<b>0.00 DR</b>
<u>Dreadnought Resources Ltd (DRE.AX)</u>					
01/07/2021	Opening Balance	146,963.00			3,527.11 DR
21/09/2021	16266886 Sold 146963 DRE @ 0.0373	(146,963.00)		2,856.35	670.76 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021			670.76	0.00 DR
		<b>0.00</b>		<b>3,527.11</b>	<b>0.00 DR</b>
<u>First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd) (FCT.AX)</u>					
01/07/2021	Opening Balance	26.00			1.72 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.047000 (System Price) - 26.000000 Units on hand			0.50	1.22 DR
		<b>26.00</b>		<b>0.50</b>	<b>1.22 DR</b>
<u>Fortescue Metals Group Ltd (FMG.AX)</u>					
01/07/2021	Opening Balance	1,000.00			23,340.00 DR
21/09/2021	16266990 Sold 1000 FMG @ 14.9100	(1,000.00)		24,459.43	1,119.43 CR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/09/2021	Unrealised Gain writeback as at 21/09/2021		1,119.43		0.00 DR
		<b>0.00</b>	<b>1,119.43</b>	<b>24,459.43</b>	<b>0.00 DR</b>
<u>loof Holdings Limited (IFL.AX)</u>					
02/09/2021	16013211 Bght 6000 IFL @ 4.7478	6,000.00	28,515.48		28,515.48 DR
21/09/2021	16267066 Sold 6000 IFL @ 4.0773	(6,000.00)		28,515.48	0.00 DR
		<b>0.00</b>	<b>28,515.48</b>	<b>28,515.48</b>	<b>0.00 DR</b>
<u>Meridian Energy Limited (MEZ.AX)</u>					
01/07/2021	Opening Balance	700.00			3,465.00 DR
21/09/2021	16267139 Sold 700 MEZ @ 5.0100	(700.00)		5,301.90	1,836.90 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		1,836.90		0.00 DR
		<b>0.00</b>	<b>1,836.90</b>	<b>5,301.90</b>	<b>0.00 DR</b>
<u>Silver City Minerals Limited (SCI.AX)</u>					
01/07/2021	Opening Balance	12,000.00			300.00 DR
21/09/2021	16267223 Sold 12000 SCI @ 0.0360	(12,000.00)		1,083.00	783.00 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		783.00		0.00 DR
		<b>0.00</b>	<b>783.00</b>	<b>1,083.00</b>	<b>0.00 DR</b>
<u>Sundance Resources Limited (SDL.AX)</u>					
01/07/2021	Opening Balance	40,000.00			200.00 DR
		<b>40,000.00</b>			<b>200.00 DR</b>
<u>Suncorp Group Limited (SUN.AX)</u>					
02/09/2021	16013167 Bght 3000 SUN @ 12.5800	3,000.00	37,777.74		37,777.74 DR
21/09/2021	16267319 Sold 3000 SUN @ 12.4400	(3,000.00)		37,777.74	0.00 DR
		<b>0.00</b>	<b>37,777.74</b>	<b>37,777.74</b>	<b>0.00 DR</b>
<u>Wesfarmers Limited (WES.AX)</u>					
26/08/2021	15919221 Bght 1000 WES @ 63.9392	1,000.00	64,003.11		64,003.11 DR
27/08/2021	15938778 Sold 1000 WES @ 62.0100	(1,000.00)		64,003.11	0.00 DR
		<b>0.00</b>	<b>64,003.11</b>	<b>64,003.11</b>	<b>0.00 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				3,087.04 DR
01/03/2022	Direct Credit Ato 012721 AT0002000016245207			3,087.04	0.00 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		1,718.57		1,718.57 DR
			<b>1,718.57</b>	<b>3,087.04</b>	<b>1,718.57 DR</b>
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				8,856.75 CR
09/02/2022	Online Banking Lyle & Margaret Doris Cooper Boq Refund Payment		8,856.75		0.00 DR
22/06/2022	Direct Credit Cmc Markets Stoc 511749 21588940			350,000.00	350,000.00 CR
22/06/2022	13261921 DE: 514-179 1360293		350,000.00		0.00 DR
			<b>358,856.75</b>	<b>350,000.00</b>	<b>0.00 DR</b>

**Total Debits: 2,330,823.85**

**Total Credits: 2,330,823.85**

**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 30 JUNE 2022**

Present: Margaret Doris Cooper (Chair)  
Lyle Cooper

Business: The Trustees agreed to take an allocated pension of \$3000 per month for the next financial year.

Closure: There being no further business the meeting was declared closed.  
Signed as a correct record.



Margaret Doris Cooper  
Chair

**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 31 MAY 2022**

Present: Margaret Doris Cooper (Chair)  
Lyle Cooper

Business: It was decided by the Trustees that it was prudent to continue to not invest money in the stock market at this stage.

Closure: There being no further business the meeting was declared closed.  
Signed as a correct record.



Margaret Doris Cooper  
Chair

**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 31 MARCH 2022**

Present: Margaret Doris Cooper (Chair)  
Lyle Cooper

Business: It was decided by the Trustees that it was prudent to continue to not invest money in the stock market at this stage.

Closure: There being no further business the meeting was declared closed.  
Signed as a correct record.



Margaret Doris Cooper  
Chair



**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 15 JANUARY 2022**

Present: Margaret Doris Cooper (Chair)  
Lyle Cooper

Business: It was decided by the Trustees that it was prudent to not invest money in the stock market at this stage.

Closure: There being no further business the meeting was declared closed.

Signed as a correct record.

  
.....  
Margaret Doris Cooper  
Chair

**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 1 AUGUST 2021**

Present: Margaret Doris Cooper (Chairman)  
Lyle Cooper

Business: The Trustees were no sure which way the market was going and decided not to buy any shares until the market corrected.

Closure: There being no further business the meeting was declared closed.

Signed as a correct record.



.....  
Margaret Doris Cooper  
Chair

DATED

*X 21st March.*

2005

DEED OF VARIATION

THE L & MD COOPER SUPERANNUATION FUND

**HUNT & HUNT**

Lawyers

Level 23, Central Plaza Two

66 Eagle Street

BRISBANE QLD 4000

Telephone: 3231 2444

Facsimile: 3221 4356

[www.hunt-hunt.com.au](http://www.hunt-hunt.com.au)

SEH:SHB 10005235 850153\_1.DOC

Queensland Duty Not Payable  
Signed: *[Signature]* 12/4/05

**THE L & MD COOPER SUPERANNUATION FUND**

**THIS DEED OF VARIATION** is made on the date specified in Schedule A to Annexure "A" ("Schedule A") by the persons named and described in Schedule A as the Trustee and the Members.

**BACKGROUND:**

- A. A superannuation fund was established on the date set out in Schedule A and is known by the name set out in Schedule A ("the Fund").
- B. The Trustee wishes to vary the Trust Deed of the Fund so it complies with the requirements in the Superannuation Industry (Supervision) Act 1993 ("SIS") including those for growth pensions, binding death benefit nominations and other amendments to SIS since the establishment of the Fund.
- C. Clause 40 of the Trust Deed of the Fund allows variations of the Trust Deed.
- D. The Members (who are all of the Members of the Fund) wish to approve the variation.

**VARIATION:**

**Variation of Trust Deed**

- 1. The Trustee declares that as at and from the date of execution of this Deed the provisions of the Trust Deed be varied by deleting the Clauses, Rules and Schedules specified in Schedule A and replacing them with the Clauses and Schedules contained in the Annexure "A" attached to this Deed of Variation.

**Members Approve Variation**

- 2. The Members approve the variation of the Trust Deed as set out in this Deed.

**EXECUTED AS A DEED** on the date set out in Schedule A.

**SIGNED SEALED AND DELIVERED BY**  
Lyle Cooper  
As Trustee and Member in the presence of:

} x *[Signature]*  
) (sign)

X *[Signature]*  
.....  
Witness (sign)

**SIGNED SEALED AND DELIVERED BY**  
Margaret Doris Cooper  
As Trustee and Member in the presence of:

} x *[Signature]*  
) (sign)

X *[Signature]*  
.....  
Witness (sign)

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## ANNEXURE "A"

### 1. ESTABLISHMENT

1.1 The Fund was established on the Date of Establishment of the Fund specified in Schedule A.

1.2 The primary purpose of the Fund is to provide Benefits as old age pensions.

### 2. DIVISIONS

This Deed is divided into Division A and Division B. Division A shall govern the management and administration of the Fund and Division B shall govern the Benefits payable from the Fund.

### 3. COVENANTS

The Trustee covenants that it will perform and observe the covenants, trusts and conditions of this Deed.

#### - DIVISION A -

### 4. INTERPRETATION - DEFINITIONS

In this Deed unless the context otherwise requires:

"APRA" means the Australian Prudential Regulation Authority or as the case requires other regulatory body having responsibility for administration of the Relevant Requirements;

"Accumulation Account" means the account established on behalf of each Member or Beneficiary in respect of each Class of which the person is a member, and includes the D Class Accumulation Account established for all Members who are D Class members;

"Annuity" means an eligible annuity as defined in Section 27A(1) of the Tax Act;

"Approved Deposit Fund" means a fund which is a complying ADF pursuant to the Tax Act;

"Beneficiary" means a person presently and absolutely entitled to receive a Benefit including a Pensioner;

"Benefit" means any amount which is payable out of the Fund to or in respect of a Member;

"Benefit Entitlement" means any amount held in the Fund which may become payable to a person but to which the person has not become absolutely and indefeasibly entitled;

"Commissioner" means, as the case requires, the Commissioner of Taxation, APRA or other regulatory body having responsibility for administration of the Relevant Requirements in relation to the Fund;

"Complying Superannuation Fund" means a complying superannuation fund pursuant to the Relevant Requirements;

"Condition of Release" has the same meaning as in Regulation 6.01 of the SIS Regulations;

"Constitutional Corporation" has the same meaning as in Section 10 of the SIS Act;

"Contributions" means gross payments to the Fund in respect of Members prior to the withdrawal of any Taxation payable in respect of those Contributions, and for the purposes of this definition, "payments" includes the transfer of an asset which is intended by the transferee to be a contribution;

"CPI" has the same meaning as in the SIS Regulations;

"Dependant" in relation to a Member or former Member includes a dependant as defined in Section 10 of the SIS Act;

**"Eligible Rollover Fund"** has the same meaning as in Section 242 of the SIS Act;

**"Eligible Termination Payment"** has the same meaning as in Section 27A of the Tax Act;

**"Employee"** means a person employed by an Employer and any person for whom an employer must make a superannuation contribution in order to avoid liability for the superannuation guarantee charge under the Superannuation Guarantee (Administration) Act 1992;

**"Employer"** means any person, firm or corporation who employs a Member and who is permitted to make Contributions to the Fund;

**"Forfeiture Account"** means the account established pursuant to clause 26;

**"Fund"** means the Fund established by this Deed;

**"Fund Year"** means a period of twelve months ending on 30 June, or any other period nominated by the Trustee;

**"Gainful Employment"** in relation to a Member means engagement in any business, trade, profession, vocation, calling, occupation or employment for gain to the extent required by the Relevant Requirements;

**"Lump Sum RBL"** has the same meaning as in section 140C of the Tax Act;

**"Member"** means a person who has been accepted as a Member of the Fund and who has not ceased to be a Member;

**"Member's Vested Contributions"** means those Contributions, plus net earnings, which are required to be vested in the Member by the Relevant Requirements reduced by any insurance premium or other costs debited against the Member's Vested Contributions in accordance with this Deed;

**"Minimum Benefits"** has the same meaning as in Regulation 5.04(2) of the SIS Regulations;

**"Nominated Dependant"** means a person nominated by a Member as the Nominated Dependant and may include the legal personal representative of the Member;

**"Normal Retirement Age"** means the age of 65 years or any other age over 54 years as is acceptable to or required by the Commissioner or the Relevant Requirements and as the Trustee may determine;

**"Pensioner"** means:

- a Member who has applied to receive some or all of the Benefits payable to the Member as a Pension in accordance with this Deed; and
- a person in receipt of a Pension from the Fund (including a Reversionary Beneficiary in receipt of a Pension);

**"Pension Account"** means the account established in respect of a Pensioner in accordance with Clause 27.2;

**"Pension Age"** has the same meaning as that given to that expression by the Relevant Requirements;

**"Pension Conditions"** means the operating standards contained in regulation 1.06 of the SIS Regulations;

**"Pension Reserve Account"** means the account established in respect of a Pensioner in accordance with Clause 27.4;

**"Policy"** means any policy of assurance including a policy on the life of a Member for endowment, term, disablement, accident or sickness insurance;

**"Preserved Payment"** means a payment made to the Fund or a transfer from a Rollover Fund which must be preserved under the Relevant Requirements;

**"Preserved Payment Benefit"** means a benefit arising from a Preserved Payment or any other amount which is included in a Member's preserved benefits under the Relevant Requirements;

“Regulated Fund” means a regulated superannuation fund as defined in Section 19 of the SIS Act;

“Relevant Requirements” means any requirements (including the provisions of the SIS Act) which the Trustee or the Deed must comply with to avoid a contravention of the requirements or in order for the Fund to qualify for concessional Taxation treatment as a Complying Superannuation Fund, and includes Part VIIIA of the Family Law Act 1975 and the Family Law (Superannuation) Regulations 2001;

“Restricted Non-Preserved Benefit” in respect of a Member means an amount determined in accordance with Regulation 6.08 of the SIS Regulations;

“Reversionary Beneficiary” means a Dependant nominated by a Pensioner and, in default of a nomination by the Pensioner where appropriate for the particular form of pension concerned, a Dependant nominated by the Trustee who is eligible to receive a Benefit upon the death of a Pensioner;

“Rollover Fund” means any other fund or benefit arrangement into which or from which assets can be transferred without causing the Fund to be in breach of the Relevant Requirements;

“Rollover Payment” means any payment made or received by the Trustee in circumstances which satisfy the Relevant Requirements to or from any Rollover Fund;

“Section 279D Benefit” means the total amount which the Trustee must pay to Beneficiaries in order to claim a deduction for the amount calculated in accordance with sub-section 279D(2) of the Tax Act following the death of a Member;

“SIS Act” means the Superannuation Industry (Supervision) Act 1993 and any regulations pursuant to it;

“SIS Regulations” means the Regulations made under the SIS Act;

“Spouse” includes a spouse as defined in Section 10 of the SIS Act, and where there is more than one such person the Trustee may determine which is considered to be the Spouse

“Tax Act” means the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 and any regulations pursuant to those acts;

“Taxation” includes any tax, surcharge, levy, impost or duty payable by the Trustee in respect of income, Contributions, capital gains, benefits or any transaction entered into by the Trustee;

“Threshold Benefit” in respect of any Member means that Member’s Lump Sum RBL;

“Total and Permanent Disablement” means:

- with respect to any potential benefit payable out of the proceeds of any insurance Policy effected by the Trustee in respect of the Member and in force at the time of the Total and Permanent Disablement of the Member, the definition contained in that Policy; or
- if there is no such Policy (or in any case, for any potential benefit payable on Total and Permanent Disablement other than proceeds of an insurance Policy) then Total and Permanent Disablement in relation to a Member means permanent incapacity for the purposes of payment of benefits under the Relevant Requirements,

and the expression “Totally and Permanently Disabled” has a corresponding meaning;

“Trustee” means the Trustee or Trustees for the time being of the Fund;

“Vested Benefit” means any part of the Benefit of a Member which is required by the Relevant Requirements to be vested in a Member.

## 5. INTERPRETATION - GENERAL

### 5.1 Fund Subject to Relevant Requirements

This Deed is to be read and construed on the basis that the provisions of the Relevant Requirements are incorporated in the Deed to the extent they are required to be incorporated in order for the Fund to be a Complying Superannuation Fund and the Trustee may do or refuse to do anything which may be necessary to comply with the Relevant Requirements even if the action or refusal may be in conflict with any provisions of this Deed. If there is an inconsistency between the express provisions of this Deed and



the provisions of the Relevant Requirements incorporated into this Deed, the provisions of the incorporated Relevant Requirements prevail.

## **5.2 Rights of Members**

The provisions of this Deed do not affect the right of a Member or the personal representative of a Member or any other person to claim compensation or damages in circumstances where the Member is injured or dies as a result of an event in the course of the employment of the Member.

## **5.3 Severability**

All of the provisions in this Deed are severable. If any provision is found to be unlawful, void or unenforceable that provision shall be read down to the extent necessary to ensure that it does not infringe any law or is not otherwise void or unenforceable so as to give it a valid operation of a partial character. If the infringing provision cannot be so read down it shall be considered deleted from this Deed as if it had never been included.

## **5.4 Members' Rights and Powers**

Any power or right given to a Member, a Pensioner or Beneficiary in this Deed (including, without limiting this clause, powers and rights given to a Member under clauses 10 and 14) can be exercised by:

- (a) if the person has died, the legal personal representative of the person, and if more than one, jointly; and
- (b) if the person is under a legal disability, the trustee of the estate of the person, or any person who holds an enduring power of attorney from the person (in accordance with the terms of the appointment).

## **6. EMPLOYER'S AND TRUSTEE'S POWERS**

### **6.1 Employer's Power**

Nothing in this Deed affects the powers of an Employer with regard to the terms of employment or dismissal of an Employee. The existence or cessation of any actual or prospective Benefit under the Fund will not be grounds for claiming or increasing damages in any action brought against an Employer in respect of any termination of employment or otherwise.

### **6.2 Exercise of Discretions**

Despite anything to the contrary in this Deed:-

- (a) in exercising its powers the Trustee is not subject to the direction of any other person except where the Relevant Requirements permit. If any provisions of this Deed would permit a person to give a direction to the Trustee in circumstances other than those permitted by the Relevant Requirements, the Trustee may disregard any such direction;
- (b) if a discretion under this Deed may be exercised by a person other than the Trustee, that discretion must not be exercised without the consent of the Trustee except in circumstances permitted under the Relevant Requirements.

## **7. PROPER LAW**

This Deed will be governed and construed in accordance with the laws of the State or Territory of the Commonwealth of Australia in which the Deed is executed.

## **8. MEMBERSHIP OF FUND**

### **8.1 Application for Membership**

- (a) Any person may apply to become a Member by completing an application for membership.
- (b) If an application for membership is not provided, the payment of a Contribution in respect of a person is deemed to constitute the receipt of an application for membership in respect of that person.

## 8.2 Admission to Membership

- (a) Subject to clause 8(d), a Member is deemed to have joined the Fund on the date the completed application for membership is received or deemed to have been received or any other date determined by the Trustee.
- (b) The Trustee may impose conditions on a person's admission as a Member and may vary the conditions at any time.
- (c) Upon admission to membership the Member will be bound by this Trust Deed in all respects as if the Member were an original party to the Deed.
- (d) The Trustee has a discretion as to whether an application for membership is accepted. If the Trustee does not accept a person as a Member, the Trustee must notify the person of that decision as soon as possible.
- (e) The Trustee must not admit any person as a Member if it may in the reasonable opinion of the Trustee result in the Fund becoming a public offer superannuation fund for the purposes of the Relevant Requirements.

## 8.3 Cessation of Membership

A person ceases to be a Member upon the earliest to occur of the following:

- (a) the date upon which all the Member's Benefits are paid;
- (b) the date the death Benefit for the Member commences to be payable;
- (c) the commencement of the payment to the Member of a Pension or the purchase of an Annuity for the Member, (in relation to which Pension or Annuity that person is now referred to as a Pensioner) which constitutes the whole of the Member's Benefit; or
- (d) any other date as the Trustee reasonably determines.

## 9. MEMBERSHIP NOTIFICATION REQUIREMENTS

The Trustee must provide to Members, former Members, Beneficiaries and the Commissioner on an annual basis and all other occasions required by the Relevant Requirements any information which is required by the Relevant Requirements.

## 10. MEETINGS OF MEMBERS

The following provisions apply in relation to meetings of Members:

### 10.1 Notice

At least one-half of the Members may call a meeting by giving notice in writing to the Trustee.

### 10.2 Meeting Date

The Trustee must convene a meeting of Members within 14 days of receiving the request and must send a notice of the meeting to each Member.

### 10.3 Trustee Convening Meeting

The Trustee may at any time convene a meeting of Members by notice in writing at least 10 days before the meeting.

### 10.4 Chairperson

The Members present at the meeting may appoint a chairperson. If the Members do not appoint a chairperson the Trustee may appoint a chairperson provided that the appointment does not breach the Relevant Requirements.

### 10.5 Quorum

A quorum for the meeting is at least 25% of the Members of the Fund.

**10.6 Voting**

Each Member is entitled to one vote with the chairperson being given a casting vote.

**10.7 Notice from members**

If the Members are required to give notice to the Trustee under any provisions of this Deed a notice signed by the chairperson of any meeting of Members certifying that a matter has been agreed to by a majority of Members at a meeting is considered to be a notice from a majority of Members.

**10.8 Member includes Pensioner**

For the purposes of this clause 10, "Member" includes a Pensioner.

**11. FUND RECORDS****11.1 Records and accounts to be kept**

The Trustee must keep and maintain appropriate minutes and other records and documents required by the Relevant Requirements.

**11.2 Audit**

The financial statements and other relevant records must be audited annually or at any other times required by the Relevant Requirements.

**11.3 Trust Deed**

A copy of this Deed must be made available for inspection by any Member on request.

**11.4 Information for Trustee**

When requested by the Trustee an Employer must provide all information in its power or possession which may in the opinion of the Trustee be necessary or expedient for the management and administration of the Fund.

**11.5 Disclosure and Reporting Requirements**

The Trustee must provide to Employers, Members and former Members and the Commissioner any information reports and returns in relation to the Fund required by the Relevant Requirements, and the Trustee may provide the Tax File Numbers of the Members, Pensioners and Beneficiaries of the Fund to any person where the Trustee has or reasonably believes it has the consent of the relevant person to the disclosure.

**12. ACCUMULATION ACCOUNTS****12.1 Separate Member Accounts**

Subject to Clause 12.10, the Trustee shall establish an Accumulation Account in respect of each Member or Beneficiary for each class which is applicable.

**12.2 Credits**

The Trustee must credit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid into the Fund in respect of the Member;
- (b) the proceeds of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary which the Trustee considers it appropriate to credit;
- (c) any positive earnings as are determined by the Trustee;
- (d) any amounts transferred from the Pension Account of a Member or Beneficiary;
- (e) any other amount to be paid or transferred under the Relevant Requirements to a person other than the Member from the Member's Benefit Entitlement; and
- (f) any other amounts as the Trustee from time to time determines.

### 12.3 Debits

The Trustee must debit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid out of the Fund in respect of the Member or Beneficiary from an Accumulation Account;
- (b) the costs of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary subject to paragraph 12.4(b);
- (c) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the Accumulation Account or arising as a result of a Rollover Payment as the Trustee determines;
- (d) any part of the costs and expenses incurred under Clause 19 as the Trustee determines;
- (e) the amount of any lien exercised pursuant to this Deed;
- (f) any amount forfeited pursuant to this Deed;
- (g) any negative earnings as determined by the Trustee in accordance with this Deed;
- (h) any moneys paid in respect of the Trustee's indemnity;
- (i) any amount debited pursuant to the determination of the Trustee under Clauses 12.8 or 12.9;
- (j) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under Clause 28;
- (k) any other amount to be transferred under the Relevant Requirements to a person who is already a Member, or becoming a Member, from another Member's Benefit Entitlement; and
- (l) any other amounts the Trustee from time to time determines.

### 12.4 Income Account

(a) The Trustee must establish an Income Account for the Fund. The Trustee must credit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:

- (i) all income and profits of the Fund;
- (ii) credits arising out of adjustments pursuant to Clause 12.6;
- (iii) any amount transferred from the D Class Accumulation Account pursuant to Clause 12.10;
- (iv) any amount transferred from a Reserve Account pursuant to Clause 12.5;
- (v) the proceeds of any Policy effected by the Trustee where the Trustee determines that it should not be credited to an Accumulation Account, Pension Account or the Pension Reserve Account; and
- (vi) any other amounts which the Trustee from time to time determines..

(b) The Trustee must debit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:

- (i) any loss sustained on the disposal of any investments of the Fund;
- (ii) any costs or charges incurred pursuant to Clause 19 which are not debited to an Accumulation Account;
- (iii) any debits arising out of adjustments pursuant to Clause 12.6;
- (iv) the cost of any Policy effected by the Trustee where the Trustee determines that it should not be debited to an Accumulation Account;

- (v) any deficiency arising from a valuation of the Fund;
  - (vi) any amount payable or which may become payable by way of Taxation in respect of the Contributions and the income and profits of the Fund which are not debited to an Accumulation Account as the Trustee determines to be equitable;
  - (vii) any income transferred to a Reserve Account;
  - (viii) any income transferred to an Accumulation Account, Pension Account or the Pension Reserve Account; and
  - (ix) any other amounts which the Trustee from time to time determines.
- (c) At the end of each Fund Year the Trustee must determine the fund earning rate and calculates the amount available for distribution.
- (d) Before allocating any portion of the amount available for distribution the Trustee may transfer a portion of the amount to any of the Reserve Accounts.
- (e) Subject to Clause 12.7, the Trustee must allocate the earnings of the Fund available for distribution after any transfer to Reserve Accounts to each Accumulation Account and Pension Account and the Pension Reserve Account in proportion to the amounts standing to the credit of that account at the beginning of the relevant Fund Year, appropriate adjustments being made for amounts credited or debited to each Account since that date, or in any other way the Trustee in its discretion determines.
- (f) If the Trustee is required to establish a fund earning rate in respect of a portion of a Fund Year, the Trustee must determine that rate in accordance with the Relevant Requirements on a basis which the Trustee considers to be equitable.
- (g) The Trustee may determine to credit the amounts in sub-clause (a) and/or debit the amounts in sub-clause (b) or debit or credit any amount which this Deed requires to be transferred to or from the Income Account directly to any Accumulation Account and/or Pension Account and/or the Pension Reserve Account and/or Reserve rather than to the Income Account.

### 12.5 Reserve Account

The Trustee may establish one or more Reserve Accounts and may transfer amounts from the Income Account to a Reserve Account pursuant to Clause 12.4 or from a Member's Accumulation Account pursuant to Clause 27.2 or from the Pension Reserve Account pursuant to Clause 27.4, or from the D Class Accumulation Account pursuant to Clause 12.10, or from one Reserve Account to another.

The Trustee must credit any income derived on funds held in a Reserve Account back to that Reserve Account.

The purpose of a Reserve Account must be determined when it is established, and may include the following:

- (a) to stabilise the investment earnings of the Fund in accordance with its reserving policy;
- (b) to provide for contingencies including the supplementation of the fund earning rate and/or to secure payment of any Pension.

The Trustee may deal with any part of the balance in a Reserve Account as it considers fit, including:

- (a) transferring it to an Accumulation Account or Pension Account;
- (b) treating the Reserve Account in accordance with clause 26 as if the Reserve Account was the Forfeiture Account; and
- (c) transferring it to the Pension Reserve Account.

### 12.6 Adjustments

In determining the amount standing to the credit of an Accumulation Account or Pension Account at the time a Benefit is calculated the Trustee must make an adjustment reflecting the fund earning rate which it considers equitable.

### 12.7 Specific Investments

(a) If the Trustee undertakes to invest separately in respect of certain Members or Beneficiaries in accordance with Clause 15.5 the Trustee must record on whose behalf the specific investments are made for the purposes of determining the allocation to Accumulation Accounts, Pension Accounts and the Pension Reserve Account.

(b) The profits and losses arising from specific investments and any Taxation or charges applicable to them must be allocated directly to the relevant Accumulation Account or Pension Account or Pension Reserve Account (and not to the Income Account).

### 12.8 Amounts in excess of Minimum Benefit

Despite anything in this Deed to the contrary, if at any time the balance in a Member's A Class, B Class or C Class Accumulation Account exceeds that Member's Minimum Benefits, the Trustee with the Member's consent may debit that Accumulation Account with all or part of the excess and transfer the amount debited to the Forfeiture Account.

### 12.9 Amounts in excess of Threshold Benefit

Despite anything in this Deed to the contrary, if at any time the balance in a Member's Accumulation Account exceeds that Member's Threshold Benefit the Trustee may with the Member's consent debit the Accumulation Account with any part of the amount of the excess and transfer that amount to the Forfeiture Account provided that the Trustee cannot exercise its powers under this paragraph if this would result in any reduction in the Member's Minimum Benefits.

### 12.10 D Class Accumulation Account

(a) If there are D Class Members, the Trustee must establish one D Class Accumulation Account for the Fund.

(b) The Trustee must credit the following amounts to the Fund's D Class Accumulation Account as appropriate:

- (i) any Contribution which is not credited to another Accumulation Account;
- (ii) the share of the income of the Fund which the Trustee determines represents the income derived on funds held in the D Class Accumulation Account;
- (iii) any amounts transferred from the Pension Account of a Member or Beneficiary or the Pension Reserve Account; and
- (iv) any other amounts as the Trustee determines from time to time.

(c) The Trustee must not credit any Contributions which give rise to Minimum Benefits to the D Class Accumulation Account.

(d) The Trustee must debit the following amounts to the Fund's D Class Accumulation Account as appropriate:

- (i) any amount transferred to another Accumulation Account for a Member or Beneficiary;
- (ii) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under clause 28;
- (iii) any amount transferred to the Income Account;
- (iv) any amount paid to a Member or Beneficiary as a Benefit;
- (v) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the D Class Accumulation Account as the Trustee determines;
- (vi) any part of the costs and expenses incurred under Clause 19 as the Trustee determines;
- (vii) the amount of any lien exercised pursuant to this Deed;

- (viii) any amount forfeited pursuant to this Deed;
- (ix) any moneys paid in respect of the Trustee's indemnity;
- (x) the share of any negative earnings of the Fund which the Trustee determines represents the share of the funds held in the D Class Accumulation Account; and
- (xi) any other amounts the Trustee determines from time to time.
- (xii) The Trustee must not pay any amount from the D Class Accumulation Account to an Employer, directly or indirectly.

### 13. VALUATION

The Trustee may have the assets of the Fund valued whenever it considers it appropriate (and must do so if the Commissioner or the Relevant Requirements require). After the valuation, the Trustee must determine whether there is a surplus or deficiency and whether it is equitable to transfer the surplus or deficiency to the Income Account.

### 14. FUND TRUSTEE - APPOINTMENT, VACANCY AND REMOVAL

#### 14.1 Trustee Criteria

The appointment, removal and composition of the Trustee is governed by this Deed unless the Relevant Requirements otherwise provide.

#### 14.2 Eligibility for Trustee

The Trustee of the Fund must be:

- (a) a Trustee that satisfies or is permissible under the Relevant Requirements; or
- (b) a Trustee approved by the Commissioner.

#### 14.3 Appointment of Trustee

The majority of Members, subject to the other provisions of this Clause, determine who acts as the Trustee, and may appoint a new or additional trustee by deed or notice in writing.

#### 14.4 Change of Trustee

A person immediately ceases to act as a Trustee:

- (a) if it resigns by notice in writing to the Members;
- (b) if the Trustee is disqualified from holding office by operation of law;
- (c) if it is wound up or placed in receivership; or
- (d) if a majority of Members resolve to terminate the appointment of the Trustee.

#### 14.5 Member may be Director of Trustee

No Director, officer or employee of a Corporate Trustee is disqualified from being a Member of the Fund.

#### 14.6 Member Representation Requirement

If the Relevant Requirements require the Fund to have Member trustee representation at any time, the Trustee and any Employers must take all necessary steps to ensure that the Trustee meets all the appropriate representation requirements in the Relevant Requirements within any time period stipulated in the Relevant Requirements.

#### 14.7 Confirmation of Discharge of Retiring Trustee

Despite any rule of law or legislative provisions to the contrary, a person who retires or is removed as Trustee or a co-Trustee of the Fund in accordance with the provisions of this Deed is discharged from the trusts contained in this Deed as from the date of retirement or removal provided that there is at least one continuing Trustee.

#### **14.8 Consents of Directors and Trustees**

A person must consent in writing to appointment as Trustee or a director of the Trustee before that person is appointed.

#### **14.9 Member includes Pensioner**

For the purposes of this clause 14, "Member" includes a Pensioner.

### **15. TRUSTEE'S INVESTMENT POWERS**

#### **15.1 Investment Policy and Strategy**

The Trustee must formulate the investment strategy of the Fund and determine a policy to give effect to that strategy.

#### **15.2 Authorised Investments**

The assets of the Fund may be invested in any of the following investments:

- (a) any investment being authorised by the laws of the Commonwealth of Australia or any State or Territory for the investment of trust funds;
- (b) the purchase or acquisition of shares, stocks, debentures, notes, bonds, mortgages (including a second or subsequent mortgage), options or other similar securities;
- (c) on deposit with any bank, building society, credit co-operative, trustee company or other similar financial institution;
- (d) on deposit with or on loan to any Employer or any other person or organisation with or without security on any terms the Trustee considers reasonable;
- (e) any Policy or Annuity;
- (f) the purchase, acquisition or leasing of any real or personal property, including statutory licences;
- (g) the acquisition of any unit or sub-unit in unit trusts;
- (h) any other investments which the Trustee considers appropriate and which do not infringe the Relevant Requirements,

However, the Trustee is not authorised to make a loan or give other financial assistance using resources of the Fund to any Member or any relative of a Member.

#### **15.3 Power to Sell and Vary Investments**

The Trustee has power to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

#### **15.4 Interest of Trustee in Investment**

- (a) Subject to sub-clause (b), the Trustee and any Director may make or vary any investment even if the Trustee or Director may have a direct or indirect interest in the investment or may benefit directly or indirectly from it.
- (b) The Trustee and any Director must disclose details of the interest in an investment to which sub-clause (a) applies in any manner prescribed under the Corporations Act and the Relevant Requirements.

#### **15.5 Specific Investments**

- (a) The Trustee may invest separately in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries.
- (b) A Member or Beneficiary may request the Trustee to make a specific investment ("investment request") which will authorise the Trustee to make a specific investment in



accordance with that request of all or any part of the Accumulation Account or the Pension Account of the Member or Beneficiary.

(c) The Trustee may approve or reject the investment request of the Member or Beneficiary, and will inform the person of its decision. The Trustee all times retains the overriding discretion to accept or reject any investment request.

## **16. TRUSTEE'S POWERS OF MANAGEMENT**

### **16.1 Additional Powers**

In addition to the powers which it might have otherwise have at law or under this Deed, the Trustee has the following powers:

- (a) to settle, compromise or submit to arbitration any claims, or matters relating to this Deed or to the rights of Members, former Members or Beneficiaries;
- (b) to commence, carry on or defend legal proceedings;
- (c) to borrow money and to secure the repayment of it in any manner and upon any terms which the Trustee considers appropriate unless this would constitute a contravention of the Relevant Requirements;
- (d) to insure or reinsure any risks, contingencies or liabilities of the Fund;
- (e) to underwrite any risks, contingencies or liabilities under any superannuation arrangement conducted by any Employer where there is an agreement for a transfer of Employees to the Fund;
- (f) to purchase an Annuity to provide all or a part of the Pension payable in respect of a Member;
- (g) to retain the services of professional or other advisers and consultants;
- (h) to pay out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund and to pay out of the Fund the Trustee's professional fees (if any);
- (i) to indemnify anyone in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund;
- (j) to provide a full or partial release to anyone in respect of any matters which have arisen or may arise as a result of an association, involvement or membership of the Fund by that person;
- (k) to insure any liability of the Trustee or any Directors or officers of the Trustee or the liability of the Fund to indemnify or reimburse the Trustee or its Directors or officers pursuant to Clause 18;
- (l) to permit any asset of the Fund to be held or registered in the name of any nominee of the Trustee (subject to any restrictions contained in the Relevant Requirements); and
- (m) generally to do anything the Trustee considers appropriate for the administration, maintenance and preservation of the Fund.

### **16.2 Exercise of Trustee Powers**

All the powers and discretions conferred upon the Trustee or any Director by this Deed or by law may be exercised even if the Trustee or Director may have a direct, indirect or personal interest (whether as a shareholder, director, member or partner of any company, organisation or partnership) in the manner or result of exercising the power or discretion or may benefit directly or indirectly as a result of the exercise of the power or discretion and notwithstanding that the Trustee may be the sole Trustee.

### **16.3 Trustee Discretion**

Subject to Clause 31.2, the Trustee has an absolute and uncontrolled discretion as to the exercise and the manner, mode and timing of exercise of the trusts, authorities, powers and discretions conferred on it by this Deed.

## 17. DUTIES AND LIABILITIES OF TRUSTEE

### 17.1 Limitation of Liability of Trustee

Neither the Trustee nor any of its Directors shall be liable for anything done or omitted to be done in relation to the Fund except in the case of dishonesty, fraud or other intentional or reckless neglect on its part.

### 17.2 Member inquiries and complaints

If required by the Relevant Requirements, the Trustee must establish and take all reasonable steps to ensure that, at all times, there are in force arrangements under which Members and Beneficiaries may make inquiries and complaints in relation to the Fund.

## 18. INDEMNITY OF TRUSTEE

### 18.1 Indemnity and Lien

The Trustee and its Directors shall be indemnified out of the Fund against all liabilities incurred by it or them in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in them pursuant to this Deed or at law and the Trustee shall have a lien on and may use the moneys representing the assets of the Fund for the purposes of this indemnity PROVIDED that the exercise of any lien does not contravene the Relevant Requirements.

### 18.2 Payments in Good Faith

This indemnity extends to any payments made in good faith to any person whom the Trustee bona fide believes to be entitled to the payment although it may be subsequently found that the person was not in fact so entitled.

### 18.3 Opinion or Advice

This indemnity extends to circumstances where the Trustee acts upon the opinion or advice of lawyers who are instructed by the Trustee or any bankers, accountants, brokers, investment advisers or other persons believed by the Trustee to be expert in relation to the matters upon which they are consulted.

### 18.4 Failure to Carry Out Agreement

This indemnity extends to circumstances where any person breaches or fails to carry out any agreement made with the Trustee.

## 19. REMUNERATION OF TRUSTEE

### 19.1 Fees

The Trustee may charge professional fees for its services as Trustee except where this is not permitted by the Relevant Requirements.

### 19.2 Fees Determined Annually

The fees charged (if any) by the Trustee shall be determined at the commencement of each Fund Year. Prior notice of any proposed changes shall be provided by the Trustee to the Members and any Employers.

### 19.3 Reimbursement

The Trustee is entitled to reimbursement from the Fund for and in respect of expenses properly incurred in carrying out its duties including:

- (a) all costs and expenses incurred in connection with the acquisition and disposal of or other dealings with investments of the Fund;
- (b) fees and expenses of the service providers and consultants engaged by the Trustee;
- (c) all Taxation payable by the Trustee in connection with the Fund;
- (d) all fees, wages and expenses of any employees or agents employed by the Trustee;

- (e) any administrative costs charged in relation to the Fund; and
- (f) any expenses in connection with the maintenance of accounting records and the preparation and distribution of any accounting, taxation or other reports or notices.

## **20. APPOINTMENT OF SERVICE PROVIDERS**

### **20.1 Actuary and Auditor**

The Trustee must if necessary appoint:

- (a) an Actuary;
- (b) an Auditor who is appropriately qualified according to any criteria specified by the Relevant Requirements.

### **20.2 Administration Manager**

The Trustee may appoint an Administration Manager on terms which the Trustee considers appropriate.

### **20.3 Investment Manager**

The Trustee may appoint in writing one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as investment managers for the Fund on such terms as the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

### **20.4 Custodian**

The Trustee may appoint one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as a custodian for the Fund on terms and conditions the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

## **21. ACTUARIAL INVESTIGATIONS**

If an Actuary has been appointed, the Trustee may ask the Actuary for information or advice from time to time in accordance with the provisions of this Deed but the Trustee is under no obligation to be bound by or to act upon the advice provided unless required by the Relevant Requirements.

## **22. CONTRIBUTIONS TO FUND**

### **22.1 Contributions**

The Trustee may accept any Contributions from any person in respect of a Member that the Trustee is not prohibited from accepting under the Relevant Requirements subject to clause 22.4.

### **22.2 Designation of Class Entitlements**

Where a Contribution is made in respect of a Member who is a Member of more than one class of membership, the person making that Contribution shall designate in relation to that particular Contribution (or in respect of all future Contributions) which class or classes of membership each Contribution is being made to. If no class of membership is designated and the Member is a Member of more than one class, the Trustee may determine which class or classes of membership each Contribution is being made to.

### **22.3 No Obligation to Contribute**

In the absence of any agreement to the contrary, a person may contribute to the Fund in respect of a Member any amount in any manner and at such times as they in their absolute discretion determine, and no person is under any obligation to make a Contribution in respect of any Fund Year and a Member may remain a Member of the Fund notwithstanding a Contribution is not made in respect of that Member in respect of any Fund Year.

#### **22.4 Limitation on Acceptance of Contributions**

The Trustee must not accept any Contribution by or in respect of a Member where the acceptance will (or may in the reasonable opinion of the Trustee) constitute a contravention of the Relevant Requirements or which may result in the Fund becoming a public offer fund.

#### **22.5 Ineligible Contributions**

If the Trustee considers that Contributions have been accepted in breach of the Relevant Requirements, the Trustee must refund the Contributions (less any charge which an Insurer may have made in respect of any extra cover provided in relation to those Contributions, and reasonable administration expenses) and reduce the Benefits held for the Member to those which would have been held if the Contribution had not been made.

### **23. TRANSFERS TO AND FROM ROLLOVER FUNDS**

#### **23.1 Transfers to Rollover Funds**

Where a Member joins or is eligible to join any Rollover Fund (the "Other Fund") and the Member requests that any part of the Member's entitlement be transferred to the Other Fund or if the Trustee is otherwise permitted to transfer the entitlement to the Other Fund, the Trustee may pay or transfer to the trustee of the Other Fund an amount or investments of the Fund of equivalent value (the "Transferred Amount") which reflects the relevant part of the Member's entitlement.

#### **23.2 Effect and Method of Transfer Out**

(a) The receipt of the Transferred Amount by the proper officer of the Other Fund is a complete discharge to the Trustee of all liabilities in respect of the Transferred Amount.

(b) Upon the completion of a payment or transfer under this Clause, all of the rights and interests of the relevant Member or Beneficiary under this Deed in respect of the Transferred Amount are entirely extinguished.

#### **23.3 Roll Over**

Where a Member or former Member wishes to effect a Rollover Payment in respect of all or any of the entitlement of the Member in the Fund, the Member must make a written request to the Trustee nominating the Rollover Fund and must provide any other details the Trustee requires.

#### **23.4 Preserved Payment Transfers**

Where a Member or former Member has Preserved Payment Benefits in the Fund the Trustee must ensure that the provisions of the Other Fund require that the Preserved Payment Benefit must be preserved and vested in accordance with the Relevant Requirements.

#### **23.5 Transfers from Rollover Funds**

(a) Where a Member is or was a member or a beneficiary under any other Rollover Fund the Trustee may take over any part of the assets of the Rollover Fund.

(b) The Trustee holds any amounts transferred as part of the particular Member's Accumulation Account.

(c) On any transfer from a Rollover Fund the amount of the transfer which represents Members' Contributions is the amount as the trustee of the Rollover Fund certifies or, failing a certification by that trustee, the amount the Trustee considers to be fairly attributable to the contributions of that Member together with accrued earnings.

#### **23.6 Overriding Conditions on Portability**

Despite anything to the contrary in this Deed, no payment or transfer can be accepted from or made to another Rollover Fund if, in the opinion of the Trustee, this would cause the Fund to be in breach of any of the Relevant Requirements.

### **23.7 Transfers to Eligible Rollover Fund**

Despite anything to the contrary in this Deed the Trustee may and, if required by the Relevant Requirements must, transfer the entitlement of a Member or Beneficiary to an Eligible Rollover Fund where such a transfer is permitted or required under the Relevant Requirements.

### **24. LIMITATION ON BENEFITS**

Despite any other provision of this Deed the Trustee must not pay out any Benefits to Members, the Dependents of Members or Beneficiaries where the payment could cause the Fund to become a non-complying fund.

### **25. MONEYS OWING TO FUND OR AN EMPLOYER**

Where a Member owes any money to the Trustee or any Employer, the Trustee may debit an Accumulation Account of the Member for a sum equivalent to the amount owing provided the amount debited does not represent Member's Vested Contributions or a Preserved Payment Benefit. If the money is owed to the Trustee, it may retain the money in the Fund or, if the money is owed to an Employer, the Trustee may pay it to that Employer or as that Employer directs, PROVIDED that the exercise of the lien by the Trustee in this manner is permitted by the Relevant Requirements.

### **26. FORFEITURE OF BENEFITS**

#### **26.1 Conditions of Forfeiture**

Any Member or Beneficiary or, after the death of a Member, any of the Dependents of the Member or the legal personal representative of the Member:

- (a) who assigns or charges or attempts to assign or charge any Benefit Entitlement; or
- (b) whose interest in any Benefit Entitlement becomes payable to or vested in anyone else for any reason,

forfeits that person's Benefit Entitlement.

#### **26.2 Accumulation Account Residue**

Any person who has been paid all Benefits which the Trustee considers should be paid to the person pursuant to this Deed and who still has a residual amount standing to the credit of their Accumulation Account or Pension Account forfeits the amount, which is dealt with as a forfeited Benefit. Once the liability for all pensions being paid from the Pension Reserve Account has ceased, any further amount in the Pension Reserve Account is forfeited and are dealt with as a forfeited Benefit.

#### **26.3 Forfeiture Account**

The Trustee may establish a Forfeiture Account and transfer to it any amounts forfeited under this Deed.

Any money held in the Forfeiture Account does not form part of any Accumulation Account or Pension Account or the Pension Reserve Account and income derived on the Forfeiture Account is credited back to the Forfeiture Account.

The Forfeiture Account may be applied in accordance with the remaining provisions of this Clause.

#### **26.4 Application of Forfeited Benefits**

The Trustee may pay or apply any amount in the Forfeiture Account:

- (a) to or for the benefit of a Member or Beneficiary or to the Dependents of a Member in whatever proportions the Trustee may determine;
- (b) to the legal personal representative of a deceased Member, or the trustee of the estate of a former Member;
- (c) to or for the benefit of other Members or their Dependents;
- (d) for the provision of additional Benefits for Members or Dependents;

- (e) to any Employers PROVIDED THAT all procedures required by the Relevant Requirements have been complied with before the payment is made; or
- (f) for any other purpose approved by the Commissioner or permitted under the Relevant Requirements.

## **27. PENSION PAYMENT AND PENSION ACCOUNT**

### **27.1 Benefits Payable as Pensions**

Except as permitted under the Relevant Requirements, all Benefits must be paid as a pension that complies with the Pension Conditions. If the Trustee cannot comply with the Pension Conditions, then the Trustee must transfer the Benefit of the Member to a Rollover Fund.

### **27.2 Establishment of Pension Account**

Where the Trustee determines to pay any part of a Benefit as a Pension, it must establish a Pension Account and transfer to it the amount which the Trustee believes necessary to provide the Benefits as a Pension. The Trustee may also transfer an amount to a Reserve Account in relation to that Pension.

### **27.3 Operation of Pension Account**

- (a) The Trustee must credit the following amounts to the Pension Account of a Pensioner:
  - (i) any amount transferred into the account under Clause 27.2;
  - (ii) any Rollover Payment which the Trustee considers it appropriate to credit;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) such earnings of the Fund as the Trustee determines to be equitable;
  - (v) any amount transferred from a Reserve Account as the Trustee determines reasonable;
  - (vi) any amount received under Clause 27.6 in relation to the Pensioner; and
  - (vii) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (b) The Trustee must debit the following amounts to the Pension Account of a Pensioner:
  - (i) any amount transferred out of the Fund as a Rollover Payment which the Trustee considers it appropriate to debit;
  - (ii) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (iii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Account or arising as a result of a Rollover Payment as the Trustee shall determine;
  - (iv) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (v) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (vi) any amount transferred to the Accumulation Account of a Beneficiary;
  - (vii) if the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the amount transferred to the Pension Reserve Account;
  - (viii) any amount transferred to a Reserve Account;
  - (ix) any amount paid under Clause 27.6 in respect of the Pensioner; and
  - (x) any other amounts as the Trustee considers equitable.

#### **27.4 Establishment and Operation of Pension Reserve Account**

- (a) If the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the Trustee must establish a Pension Reserve Account for the Fund.
- (b) The Trustee must credit the following amounts to the Pension Reserve Account:
- (i) any amount transferred into the account under paragraphs 28.3(a) or 28.4(a);
  - (ii) such earnings of the Fund as the Trustee determines to be equitable;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) any amount transferred from a Reserve Account as the Trustee determines reasonable; and
  - (v) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (c) The Trustee must debit the following amounts to the Pension Reserve Account:
- (i) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (ii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Reserve Account as the Trustee determines;
  - (iii) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (iv) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (v) any amount transferred from the Pension Reserve Account under Clause 12.5; and
  - (vi) any other amounts as the Trustee considers equitable.

#### **27.5 Segregation of Pension Assets**

In relation to a Pension payable under this Deed, the Trustee may:

- (a) segregate or set apart the assets which represent the Pension Account and/or the Pension Reserve Account for the sole purpose of enabling the discharge of the whole or part of the current or non-current liabilities in relation to the payment of Pensions as those liabilities fall due for payment; and
- (b) constitute the segregated assets as segregated current and non-current pension assets within the meaning of Section 273A and Section 273B of the Tax Act and obtain any certificates in relation to the adequacy of the assets segregated and set apart as the Trustee considers necessary for the purposes of the Tax Act or the Relevant Requirements.

#### **27.6 Purchased Pension**

The Trustee may purchase a Pension for a Member from an outside source from the balance in the Pension Account of the Member, or the Pension Reserve Account. Income from the Pension and any commuted amounts must be credited to the Member's Pension Account (if purchased from the balance in the Member's Pension Account), or to the Pension Reserve Account (if purchased from the balance in the Pension Reserve Account)

## **28. PENSION PAYMENT CONDITIONS**

Where a pension is payable from the Fund, the Trustee must choose which of the following conditions apply to the payment of the Pension. If the Trustee does not specifically choose, then the conditions in Clause 28.1 apply to the Pension. A reference in this clause to any Regulations is to the SIS Regulations.

### **28.1 Allocated Pension (Regulations 1.06(4) and 1.06(5))**

(a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(4), 1.06(5) and 1.07A and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(4) as if those provisions were incorporated into this Deed.

(b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.

(c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.

### **28.2 Flexi-Pensions (Regulation 1.06(6))**

(a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(6) and 1.07B and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid under Regulation 1.06(6) as if those provisions were incorporated into this Deed.

(b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.

(c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.

### **28.3 Complying Fixed-Term Pension (Regulation 1.06(7))**

(a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(7) and 1.07B and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(7) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.

(b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.

(c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.

### **28.4 Lifetime Pension (Regulation 1.06(2))**

(a) The terms of payment of the Pension must comply with the limitation and requirements of Regulations 1.06(2) and 1.07B (subject to the exceptions set out in Regulation 1.06(3)) and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(2) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.

(b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.

(c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.

### **28.5 Growth Pension (Regulation 1.06(8))**

(a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(8) and 1.07C and any other provisions of the Relevant Requirements from



time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(8) as if those provisions were incorporated into this Deed.

(b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.

(c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.

#### **28.6 Reduction of Pension Payments**

Despite any other provision of this Deed and subject to the Relevant Requirements, the Trustee may reduce the payments for any Pension by any amount it considers reasonable in consultation with an Actuary.

#### **28.7 "Life Expectancy"**

For the purposes of this clause 28, "life expectancy" has the same meaning as in Regulation 1.03(1) of the SIS Regulations.

### **29. GENERAL PENSION PAYMENT CONDITIONS**

#### **29.1 Pension Account Limitation**

Where a Pension is payable to or in respect of a Member or where the Trustee purchases an Annuity on behalf of a Member the amount transferred into the Pension Account or Pension Reserve Account to support the payment of the Pension or the total purchase price of the Annuity, must not exceed the amount in the Fund to which the Member is entitled at the date of the transfer or purchase.

#### **29.2 Pension Increase**

Any Pension payable under this Deed must, if required by the Relevant Requirements and agreed to by the Trustee, be increased from time to time by an amount the Trustee in its absolute discretion considers appropriate to compensate the Pensioner for cost of living increases **PROVIDED** that any increase must be at least the minimum required by the Relevant Requirements and does not exceed any maximum permitted by the Relevant Requirements.

#### **29.3 Reversionary Pension**

After the death of a Pensioner or Reversionary Beneficiary who was at the time of death still in receipt of a Pension, the Trustee may pay to the Reversionary Beneficiary a Pension as allowed by the Relevant Requirements and must pay a Pension to the Reversionary Beneficiary as required by the Relevant Requirements.

#### **29.4 Death of Pensioner**

If a Pensioner or a Reversionary Beneficiary dies while there is still an amount standing to the credit of the Pension Account and where no Reversionary Beneficiary has been nominated, the Trustee must deal with the balance of the Pension Account in accordance with Clause 31 as a Benefit.

#### **29.5 Conditions of Commutation**

On the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT:**

(a) the commutation is permitted by the Relevant Requirements pertaining to the particular Pension, and incorporated into this Deed, and this Deed and the terms of payment of the Pension;

(b) where any amount remains in the Fund after the entitlement of all Pensioners and Reversionary Beneficiaries have been paid out that amount shall be dealt with as though it were a forfeited benefit; and

(c) the Trustee is satisfied the commutation would not materially disadvantage the Employers or the remaining Members, Pensioners or Reversionary Beneficiaries.

### **29.6 Adjustment of Pension following the Commutation**

Following the commutation of a part of a Pension the Trustee shall reduce the total amount of the instalments of any Pension payable to the Pensioner by any amount it considers appropriate.

## **30. TRANSFER IN SPECIE**

### **30.1 Transfer of Investments**

The Trustee may with the consent of a Member or the Dependants of a Member to whom a Benefit is payable transfer investments of the Fund of equivalent value instead of paying the whole or part of the amount otherwise payable.

### **30.2 No Beneficial Interest**

With the exception of the provisions of this Clause and sub-clause 15.5, no Member or Beneficiary has or may acquire any beneficial or other interest in specific assets of the Fund.

## **31. PAYMENT OF BENEFITS ON DEATH**

### **31.1 Benefit payable on the death of a Member leaving Dependants**

Subject to Clause 31.2 and Clause 28, on the death of a Member, former Member or Beneficiary leaving Dependants, the Trustee may pay or apply any Benefit to or for the benefit of the relevant Nominated Dependand either as a lump sum or a pension or a combination of the two. If there is no Nominated Dependand or the Trustee considers it is inappropriate or inequitable to pay the Nominated Dependand, the Trustee may pay or apply the Benefit to the legal personal representative of the deceased or to or for the benefit of any of the former Member's Dependants in whatever proportions the Trustee may in its discretion determine.

### **31.2 Binding nominations of Dependants**

Despite any provision in this Deed to the contrary, if the Trustee has received from a Member or former Member ("the nominator") a document ("the nomination") which:

- (a) is signed by the nominator;
- (b) specifies that a Benefit is to be paid to one or more Dependants or the legal personal representative of the Member;
- (c) states the nomination is binding on the Trustee; and
- (d) complies with the Relevant Requirements,

then the Trustee must pay a Benefit payable on the death of the nominator in accordance with the nomination unless:

- the Trustee has received a written revocation before the death of the nominator;
- the Trustee is not permitted under the Relevant Requirements to pay the Benefit in accordance with the nomination;
- the nomination has lapsed;
- the Nominated Dependand has died before the date of payment; or
- the Trustee considers it would be in breach of the Relevant Requirements if it pays the Benefit in accordance with the nomination.

If:

- the Trustee must pay a benefit in accordance with a nomination under this clause; and
- the nomination specifies the form in which the Benefit is to be paid,

the Trustee must pay the Benefit in the form specified in the nomination.

### **31.3 Benefit payable on the death of a Member leaving no Dependants**

If a Member or former Member dies and the Trustee cannot locate any surviving Dependants after reasonable enquiries, the Trustee must pay the Benefit to the legal personal representative of the deceased. If the Trustee cannot locate a legal personal representative of the deceased after reasonable enquiries, the Trustee may pay the Benefit to any individuals the Trustee considers reasonable in whatever shares the Trustee determines.

## **32. PAYMENT OF BENEFITS**

### **32.1 Payment to Others on Behalf of Beneficiaries**

When any Beneficiary is under 18 or when in the opinion of the Trustee it would be in the best interests of the Beneficiary, the Trustee may pay all or part of any Benefit to any other person for application on behalf of the Beneficiary and the receipt of the person to whom the Benefit is paid is a complete discharge to the Trustee. The Trustee is not required to see to the application of the Benefit so paid.

### **32.2 Restrictions on Payment of Benefits**

(a) Benefits may be paid when and to the extent that the Trustee is permitted to pay them under the Relevant Requirements and must be paid when and to the extent that the Trustee is required to pay them under the Relevant Requirements.

(b) A Member is only entitled to the Member's Preserved Payment Benefits or Restricted Non-Preserved Benefits if the Member has satisfied a Condition of Release.

(c) Subject to the provisions of this Deed (including this clause and clause 31.2) and the Relevant Requirements, benefits may be cashed in any one or more of the following ways:

- (i) one or more lump sums;
- (ii) one or more pensions; and/or
- (iii) the purchase of one or more annuities.

## **33. PAYMENT OF TAXATION**

### **33.1 Tax on Benefits**

The Trustee may deduct from any Benefit any Taxation required to be deducted or which the Trustee considers should be deducted from it.

### **33.2 Tax on Contributions**

The Trustee may deduct any Taxation payable in relation to a Contribution prior to the Contribution being credited to an Accumulation Account.

## **34. POLICIES OF ASSURANCE**

### **34.1 Trustee may effect Policy**

The Trustee may effect separate Policies and may secure the Benefit of a Member or class of Members by means of an individual Policies or group Policies providing any benefits the Trustee considers appropriate.

### **34.2 No Responsibility**

The Trustee is not responsible or liable to the Member, the Member's legal personal representative or the Dependants of the Member if the Trustee does not take out a Policy or if there are no or insufficient proceeds payable under a Policy.

### **34.3 Unallocated Policies**

If the Trustee resolves not to credit the proceeds from a Policy to the Accumulation Account for the Member covered by the Policy then any proceeds under the Policy must be credited to the Income Account.

**35. PARTICIPATING EMPLOYERS****35.1 Admission**

If:

- any employer is admitted as an Employer by the Trustee; or
- makes a Contribution to the Fund with the consent of the Trustee,

then the Employer will become a participating Employer subject to the terms and conditions of this Deed and any special conditions agreed between the Trustee and the Employer.

**35.2 Reimbursements by Employer**

The Trustee and an Employer may agree (on the admission of the Employer or at any other time) that the Employer will pay or reimburse the Trustee for any expenses of the Fund including fees payable to service providers or consultants and premiums payable on any Policy.

**35.3 Ceasing to Employ Members**

An Employer ceases to be an Employer when that Employer ceases to employ any Members or the Employer has terminated its Contributions to the Fund.

**36. CESSATION OF EMPLOYER CONTRIBUTIONS**

Where an Employer of a Member has terminated its Contributions to the Fund, the Trustee continues to hold the interests of the Member and must deal with those interests in accordance with the provisions of this Deed.

**37. CONTRIBUTIONS BY MEMBERS**

Where an Employer of a Member has terminated its Contributions in respect of that Member any other person may, with the consent of the Trustee, continue to make Contributions to the Fund in respect of that Member.

**38. PROVISION FOR MEMBERS ON TERMINATION OF CONTRIBUTIONS**

Although an Employer ceases making Contributions the Trustee will continue to hold all Benefits or pay out Benefits to Members, Beneficiaries or Dependants in accordance with the provisions of the Deed.

**39. RECONSTRUCTION OR AMALGAMATION OF AN EMPLOYER**

If an Employer is reconstructed, ceases to carry on business, goes into liquidation for the purpose of reconstruction or is merged or amalgamated with another employer the Trustee may:

- enter into a deed of adoption with its successor as an Employer; or
- transfer some or all of the assets of the Fund to a Complying Superannuation Fund conducted by a new employer; or
- allow the Members who were employed by the Employer to continue as Members.

**40. VARIATION OF TRUST DEED****40.1 Variation**

The provisions of this Deed may be amended by the Trustee by Deed, oral declaration or written resolution of the Trustee. Also, if the Trustee is a company, the provisions of this Deed may be amended by oral declaration or written resolution of the directors of the Trustee.

**40.2 Notice**

The Trustee must as soon as practicable advise the Members of the nature and purpose of the amendment and the effect (if any) on their entitlements.

**40.3 Variation must not reduce Benefits**

Despite anything to the contrary in this Deed, the Trustee must not amend the Deed in a way which reduces the accrued benefits of any Member except in circumstances where the variation would not result in any breach of the Relevant Requirements.

**40.4 Limitation on Variations**

If at any time the Fund is a Regulated Fund this Deed must not be amended in any way prohibited by the Relevant Requirements.

**41. WINDING UP OF FUND****41.1 Election to Terminate**

The Trustee may elect to wind up the Fund at a certain date (the "Termination Date") if:

- there are no further Members remaining in the Fund; or
- the Trustee determines for any reason that the Fund should be wound up.

**41.2 Procedure on Winding Up of Fund**

Where the Fund is to be wound up the Trustee must:

- give written notice to each participating Employer and each Member of the Termination Date;
- arrange to pay or transfer Benefits to or apply on behalf of Members, former Members and Beneficiaries, after deducting the costs of administering and winding up the Fund.

**41.3 Exhaustion of Fund**

The Trustee shall pay Benefits in the following order to the extent that the assets of the Fund permit:

- (a) Benefits to which Members, former Members or their Dependants are entitled at the Termination Date;
- (b) the provision of additional Benefits to Members, former Members and their Dependants as the Trustee in its absolute discretion considers appropriate;
- (c) payment to any of the Employers (if any) as have made Contributions to the Fund as the Trustee in its absolute discretion considers appropriate **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with prior to the payment being made.

**41.4 Duration**

Unless previously terminated the trusts constituted by this Deed continue for a period of 80 years or any longer period allowed by law.

**- DIVISION B -****42. MEMBERSHIP CLASSIFICATION****42.1 Classes of Membership**

Until the Trustee otherwise resolves, there are four classes of membership:

- A Class
- B Class
- C Class
- D Class

The Trustee may create other classes of membership.

**42.2 Initial Membership**

When admitting a person to membership the Trustee must designate that person's class of membership.

#### **42.3 Reclassification**

A Member may be admitted to any other class at any time provided the balance in the Member's Accumulation Accounts at the date of reclassification is retained as an entitlement of the Member.

#### **42.4 Transfer of Accumulation Account**

Upon the reclassification of a Member the Trustee may transfer all or any of the Member's other Accumulation Accounts to the new class of membership.

#### **42.5 Designation of Class**

If a Member is reclassified but remains a Member of more than one class then, when any Contribution is made in respect of the Member, the contributor may designate the class to which the Contribution (and future Contributions) is attributable. If the contributor does not, the Trustee may determine to which class the Contributions are credited.

### **43. BENEFITS**

43.1 Benefits will be payable to or in respect of a Member in the circumstances specified in clauses 44 to 47. However, the Trustee may also pay Benefits to a Member in other circumstances permitted by the Relevant Requirements.

43.2 If a Member qualifies for a Benefit under more than one provision of this Deed, then the Trustee may choose which provision the Trustee will pay the Benefit under.

43.3 Benefits will be payable by the Trustee as a Pension or by the purchase of an Annuity for the Member in accordance with the provisions of clauses 27, 28 and 29, unless the Member or Beneficiary requests the Trustee to pay all or part of the Benefit as a lump sum, in which case the Trustee may pay some or all of the Benefit as a lump sum if allowed by the Relevant Requirements. This clause is subject to clause 31.2.

### **44. RETIREMENT**

44.1 At any time after a Member of any Class reaches the Normal Retirement Age, the Member is entitled to call on the Trustee to pay to the Member Benefit equivalent to the amount standing to the credit of the Member's Accumulation Accounts.

44.2 If the Member is a D Class Member, the Trustee may pay the Member the proportion of the balance in the D Class Accumulation Account as the Trustee determines.

### **45. DISABLEMENT**

#### **45.1 Total and Permanent Disablement**

If, in the opinion of the Trustee, a Member is Totally and Permanently Disabled, the Member is entitled to call on the Trustee to pay to the Member the following amounts:

(a) **A Class Membership**

The full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment.

(b) **B Class Membership**

In respect of a Member's B Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the B Class Accumulation Account as the Trustee in its absolute discretion determines.

**(c) C Class Membership**

In respect of a Member's C Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage set out in Schedule D of the balance of the Member's C Class Accumulation Account as at the date of payment; and
- any further portion of the balance of the Member's C Class Accumulation Account as the Trustee in its absolute discretion determines.

**(d) D Class Membership**

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

**45.2 Temporary Total Disablement**

If the Trustee receives an income Benefit under a Policy effected in respect of temporary total disablement of the Member then the Trustee must pay to the Member (to the extent permitted by the Relevant Requirements) an income Benefit equal to the amount payable to the Trustee under the Policy and in the manner specified in the Policy.

**46. EARLY RETIREMENT FROM GAINFUL EMPLOYMENT**

At any time after a Member retires from Gainful Employment prior to the Normal Retirement Age for any reason other than death or Total and Permanent Disablement, or the Member satisfies the conditions in the Relevant Requirements for the payment of Benefits even if the Member continues in employment, the Member is entitled to call on the Trustee to pay to the Member the following amounts:

**46.1 A Class Membership**

The full amount standing to the credit of the Member's A Class Accumulation Account.

**46.2 B Class Membership**

In respect of a Member's B Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the Member's B Class Accumulation Account as the Trustee in its absolute discretion determines.

**46.3 C Class Membership**

In respect of a Member's C Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage set out in Schedule D of the balance of the Member's C Class Accumulation Account as at the date of payment ; and
- any further portion of the balance of the Member's C Class Accumulation Account as the Trustee in its absolute discretion determines.

**46.4 D Class Membership**

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

#### 47. DEATH

47.1 On the death of a Member the Trustee must pay the following amounts in accordance with the provisions of this Deed:

(a) **A Class Membership**

The full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment.

(b) **B Class Membership**

In respect of a Member's B Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the Member's B Class Accumulation Account as the Trustee in its absolute discretion determines.

(c) **C Class Membership**

In respect of a Member's C Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage in Schedule D of the balance of the Member's C Class Accumulation Account as at the date of payment; and
- any further portion of the balance of the Member's C Class Accumulation Account as the Trustee in its absolute discretion determines.

(d) **D Class Membership**

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

#### 47.2 Additional Payment

In addition to the amounts determined under Clause 47.1 the Trustee may also pay an additional amount equal to the Section 279D Benefit, where the Trustee is satisfied that the Trustee will be entitled to claim a deduction under section 279D of the Tax Act.

#### 48. INCREASES TO BENEFITS

In circumstances where a Member ceases to be a Member of the Fund, the Trustee may take into account the Member's interest in a Reserve Account (if any) in determining whether any amount should be transferred from the Reserve Account to the Member's Accumulation Account for purposes of the payment of a Benefit.

#### 49. TIME OF PAYMENT OF BENEFITS

##### 49.1 Trustee must pay Benefit to Member

When a Member calls on the Trustee to pay a Benefit under this Deed, the Trustee must pay the Benefit, subject to the terms of this Deed and the Relevant Requirements.

##### 49.2 Retention of Benefits in Fund

Where a person does not require Benefits to be immediately paid, the Trustee may retain all or any part of any Benefit until:

- the person requests that it be paid;
- the Member dies;
- the Trustee is required to pay it under the Relevant Requirements; or



**SCHEDULE A**

**DATE OF DEED:**

*X 21st March.*

2005

**NAME OF FUND:**

THE L & MD COOPER SUPERANNUATION FUND

**TRUSTEE:**

Lyle Cooper  
and Margaret Doris Cooper

**MEMBERS:**

Lyle Cooper  
Margaret Doris Cooper

**DATE OF  
ESTABLISHMENT OF  
FUND:**

20 March 2002

**PROVISIONS OF EXISTING  
DEED TO BE DELETED:**

All the provisions of the existing trust deed.

**DETAILS OF TRUST DEED  
AND RELATED DOCUMENTS:**

Trust Deed dated 20 March 2002

- the Trustee decides to pay it.

**50. TRUSTEE DISCRETION - D CLASS MEMBER**

In determining what amount should be paid or allocated from the D Class Accumulation Account to or in respect of a Member under clause 44, 45, 46 or 47, the Trustee must determine an amount which it considers to be fair and equitable having regard to matters such as:

- the Member's period of service;
- other retirement and superannuation benefits payable to or in respect of the Member; and
- the financial circumstances of the Member and the Member's dependants.

**SCHEDULE B  
APPLICATION FOR MEMBERSHIP  
CONFIDENTIAL**

TO: THE TRUSTEE, THE L & MD COOPER SUPERANNUATION FUND

I, \_\_\_\_\_, apply for membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
- (b) I will notify the Trustee if I am not, or if at any time I cease to be, Gainfully Employed as defined in the Trust Deed.
- (c) I consent to the Trustee acting as Trustee of the Fund.
- (d) I declare that the information in this Application is accurate in every respect.

**APPLICATION DETAILS**

Name:

Address:

Occupation:

Date of Birth:

Membership Class:

Tax File Number:     ---   ---   ---

NOTE: Your Tax File Number ("TFN") is confidential. Before you provide it, you must be told:

- 1. Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.
- 2. If you provide your TFN, it will only be used for legal purposes, which currently include:
  - finding or identifying your superannuation benefits;
  - calculating tax on eligible termination payments; and
  - providing information to the Commissioner of Taxation.

These purposes may change in the future as a result of legislative change.

- 3. It is not an offence not to provide your TFN. If you do not:
  - you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
  - it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.

The consequences of not providing your TFN may change in the future as a result of legislative change.

- 4. If you provide your TFN, the trustee may provide it to:
  - the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
  - the Commissioner of Taxation, but otherwise it will be treated as confidential.

**NOMINATED DEPENDANT(S)**

I nominate the following persons as my Nominated Dependants:

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SURNAME(S)	GIVEN NAME(S)	RELATIONSHIP	% OF BENEFIT
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DATED

Signature .....

**SCHEDULE C  
PARTICIPATING EMPLOYERS ADMITTED TO FUND  
PURSUANT TO CLAUSE 35**

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NAMES OF PARTICIPATING EMPLOYERS	DATE OF ADMISSION	EXECUTION OF PARTICIPATING EMPLOYERS
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**SCHEDULE D  
PERCENTAGE VESTING SCHEDULE**

No. of Years Completed as a Member of the Fund		Percentage Balance of Member's Accumulation Account
at least	less than	
0	1	10%
1	2	20%
2	3	30%
3	4	40%
4	5	50%
5	6	60%
6	7	70%
7	8	80%
8	9	90%
9	10	100%

**THE L & MD COOPER SUPERANNUATION FUND**

**NOTICE TO NEW MEMBER**

**1. Trust Deed**

You have become a Member of the above Superannuation Fund which is governed by a Trust Deed, which is available for inspection at any time from the registered office of the Trustee.

The Fund is conducted as a regulated superannuation fund under the Superannuation Industry (Supervision) Act 1993 ("SIS") and is subject to the Standards set by SIS.

**2. Contributions**

You and your employer (if any) are entitled to make contributions to the Fund. The maximum deductible contribution which can be made to the Fund on your behalf for the 2001/02 income year is calculated in accordance with the following schedule:

<b>Age in Years</b>	<b>Maximum Deductible Contribution</b>
Under 35	\$ 11,912
35 to 49	33,087
50 and over	82,054

These limits will be indexed annually.

If you are concerned about the appropriate level of contributions to be made to the Fund, and any tax deduction or tax rebate which applies, this should be discussed with the Trustee, your employer or your own accountant.

When contributions are made, they will be either credited to your Member Accumulation Account or, if you are a "D" Class Member, to the Fund's D Class Accumulation Account.

The Fund is conducted as an allocated accumulation fund which means that the amount in your Accumulation Account will ultimately form the basis of your benefit entitlement in the Fund, unless you are a "D" Class Member, in which case your benefit will depend on the discretion of the Trustee.

**3. Reasonable Benefit Limits (RBL's)**

Your RBL is the maximum amount of superannuation and similar benefits that you will be entitled to receive during your lifetime on a concessional tax basis. The RBL system applies to all payments akin to retirement payments.

The RBL's for the 2001/02 income year are:

- (a) \$529,373 if benefits are paid as a lump sum;
- (b) \$1,058,742 if benefits are paid as a pension.

The higher pension RBL applies where at least 50% of the total benefits received by a person (or more than 50% of the person's pension RBL) are taken in the form of a prescribed pension or annuity. These limits will be indexed annually.

**4. Membership Classification**

There are four classes of membership of the Fund, and the different classes reflect different levels of vesting of benefits.

Your membership classification will only change if the Trustee decides to alter it. Any change in membership class will not reduce any benefits which have fully vested at the time of the change.

**5. Payment of Benefits**

Benefits are calculated as follows:

**(a) Retirement at Normal Retirement Age (normally age 65)**

If you are an "A", "B" or "C" Class Member, your benefit is equal to the balance in your Accumulation Account(s).

If you are a "D" Class Member, you are entitled to a Benefit which is the proportion of the Fund's D Class Accumulation Account the Trustee determines.

**(b) Early Retirement from Employment**

The Member's Benefit on retirement from employment other than as a result of retirement at normal retirement age, death or total and permanent disablement is as follows:

(i) An "A" Class Member is entitled to a Benefit equal to the total of your "A" Class Accumulation Account.

(ii) A "B" Class Member is entitled to a Benefit equal to:

- all Member contributions;
- net earnings on those contributions;
- all other amounts required to be vested in the Member (such as superannuation guarantee contributions); and
- a proportion of the balance of your "B" Class Accumulation Account as determined by the Trustee.

(iii) A "C" Class Member is entitled to a Benefit equal to:

- all Member contributions;
- net earnings on those contributions;
- all other amounts required to be vested in the Member (such as superannuation guarantee contributions);
- a percentage of the balance of your "C" Class Accumulation Account which depends on the period you have completed as a Member of the Fund as reflected in Schedule D of the Trust Deed; and
- a proportion of the balance of your "C" Class Accumulation Account as determined by the Trustee.

(iv) A "D" Class Member is entitled to a Benefit equal to the proportion of the balance of the Fund's "D" Class Accumulation Account as determined by the Trustee.

**(c) Total and Permanent Disablement**

The Benefit in respect of the total and permanent disablement of a member will be the same as that determined under paragraph (b) above.

(d) **Temporary Total Disablement**

If the Trustee has taken out a policy of insurance and you qualify as being disabled within the meaning of that policy then you will be entitled to the amount payable under that policy.

(e) **Death**

In the event of the death of the Member of any Class prior to normal retirement age the Member's Benefit shall be the same as that determined under (b) above.

Generally, the Trustee has a limited discretion as to whom a death benefit is paid, taking into account (but not limited by) any nomination made by the relevant Member. The provisions of SIS allow Members to make nominations as to whom death benefits are to be paid which are binding on Trustees.

The Trust Deed allows a Member to make a binding nomination. You should seek further information about all of the implications of a binding nomination before making one. A nomination will have to comply with any relevant requirements in the SIS Regulations. Under the Trust Deed, the nomination must also:

- (i) be in writing and signed by the Member;
- (ii) specify the Benefit is to be paid to Nominated Dependant/s or the legal personal representative of the Member;
- (iii) be expressed to be binding on the Trustee.

(f) **Trustee's Discretion**

- (i) If the balance in a Member's account exceeds that Member's RBL (more details of which are set out in clause 3 of this Notice), the Trustee has a discretion to forfeit any excess and re-allocate it to another Member.
- (ii) Where the balance in a "A" Class Member's account includes contributions other than compulsory employer contributions, the Trustee has a discretion to forfeit any excess and re-allocate it to another Member.

6. **Commutation of Benefits**

Any Member of the Fund entitled to receive a Pension or Annuity may, subject to the provisions of SIS, request the Trustee to commute that Benefit to a lump sum.

7. **Preserved Benefit**

The Government requires preservation of certain benefits until a Member retires from the workforce on or after the specified age or in such earlier circumstances as are acceptable to the Commissioner.

Any preserved benefit which cannot be paid to the Member can be retained in the Fund or rolled over to another fund until retirement from the workforce on or after the specified age. The amount of the benefit which must be preserved by you will be set out in the Statement provided to you annually.

The specified age is as follows:

Date of birth	Specified age
before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
after 30 June 1964	60



## 8. Roll Over Payment

Where a Member retires from employment or otherwise becomes eligible to receive a benefit from the Fund, the Trustee is required to deduct tax from some elements of the payments.

Where the Member's benefits are rolled over into another Superannuation Fund no tax is payable. Details of any proposed Roll Over payments should be discussed with the Trustee.

In certain circumstances the Trustee must pay a benefit to an Eligible Rollover Fund. Basically, this will occur where a benefit has become payable, has not been claimed for 90 days, the Trustee has been unable to contact the Member. The eligible rollover fund to which the Trustee of this Fund will pay benefits in those circumstances is:

Name: **Australian Eligible Rollover Fund**

Address:

Place of Business:

## 9. Inquiries and Complaints

If you have a complaint about or a dispute with the Fund, you may be entitled to have your dispute heard before the Superannuation Complaints Tribunal.

The objectives of the Tribunal are to resolve complaints and disputes fairly, economically, informally and quickly.

In addition the Trustee may be required to have in place an internal mechanism for dealing with inquiries and complaints. If so, details of the procedures in place will be supplied to you. If you have an inquiry or complaint, please do not hesitate to contact the Trustee first.

## 10. General Fund Information

### (a) Trustee Contact Details

LYLE COOPER AND MARGARET DORIS COOPER

Address: *11 Kernal st The Gap Q 4061*

Contact Person: *Lyle Cooper*  
Phone No. *(07) 33122740*

### (b) Investments

The Trustee will establish a policy and strategy in relation to the investment of the Fund assets and will also pursue general investment objectives. Details of the Trustee investment strategy will be provided to Members annually in the Member Statement. This will be accompanied by certain details of the Fund investments.

### (c) Medical Evidence

The Trustee may take out insurance in respect of death and disability. The insurance company may require certain information in relation to your medical condition and may require you to undertake a medical examination and to provide full details of your medical history to the Trustee.

Medical evidence may also be required as part of the assessment for any disablement claim.

### (d) Deed Variation

The Trustee has power to vary the Trust Deed.

No variation may reduce the accrued benefits of a Member without the consent of that Member except in circumstances where the variation would not result in a breach of the SIS or another law.

(e) **Forfeiture**

The Trust Deed provides that in certain specified circumstances your entitlement to Benefits which have not vested may be forfeited. An example of the circumstances in which this may occur are as follows:

- (i) On an attempted assignment or charge of your Benefit; or
- (ii) Where in the opinion of the Trustee any fraud, dishonesty or serious misconduct as a Member has occurred.

Upon forfeiture of your benefits, these can be dealt with by the Trustee in the manner set out in the Trust Deed.

(f) **Expenses of Administering the Fund**

Fees, charges, expenses, and administrative or other operational costs are attributed to the Member in proportions determined by the Trustee. The Trustee also decides how these costs and expenses are determined and when they are to be levied or deducted from any Member or income accounts.


(g) **Unclaimed Money**

Certain "unclaimed money" must be paid by the Trustee to the appropriate State Authority (eg. in Queensland, the Public Trustee of Queensland) or the Australian Taxation Office under the SIS requirements rather than retaining it in the Fund. The purpose of this requirement is to protect the benefits of Members who are unable to be contacted when a benefit becomes payable.

(h) **Annual Report to Members**

The Trustee will issue an annual report to Members advising Members of their current entitlements in the Fund and on the investments and financial direction of the Fund. A copy of the latest annual report is enclosed.

DATED the 20 day of 3 2002

*YLC*  
  
.....  
Signed for and on behalf of the Trustee

**THE L & MD COOPER SUPERANNUATION FUND**

**NOTICE TO NEW MEMBER**

**1. Trust Deed**

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The Fund is conducted as a regulated superannuation fund under the Superannuation Industry (Supervision) Act 1993 ("SIS") and is subject to the Standards set by SIS.

**2. Contributions**

You and your employer (if any) are entitled to make contributions to the Fund. The maximum deductible contribution which can be made to the Fund on your behalf for the 2001/02 income year is calculated in accordance with the following schedule:

<b>Age in Years</b>	<b>Maximum Deductible Contribution</b>
	\$
Under 35	11,912
35 to 49	33,087
50 and over	82,054

These limits will be indexed annually.

If you are concerned about the appropriate level of contributions to be made to the Fund, and any tax deduction or tax rebate which applies, this should be discussed with the Trustee, your employer or your own accountant.

When contributions are made, they will be either credited to your Member Accumulation Account or, if you are a "D" Class Member, to the Fund's D Class Accumulation Account.

The Fund is conducted as an allocated accumulation fund which means that the amount in your Accumulation Account will ultimately form the basis of your benefit entitlement in the Fund, unless you are a "D" Class Member, in which case your benefit will depend on the discretion of the Trustee.

**3. Reasonable Benefit Limits (RBL's)**

Your RBL is the maximum amount of superannuation and similar benefits that you will be entitled to receive during your lifetime on a concessional tax basis. The RBL system applies to all payments akin to retirement payments.

The RBL's for the 2001/02 income year are:

- (a) \$529,373 if benefits are paid as a lump sum;
- (b) \$1,058,742 if benefits are paid as a pension.

The higher pension RBL applies where at least 50% of the total benefits received by a person (or more than 50% of the person's pension RBL) are taken in the form of a prescribed pension or annuity. These limits will be indexed annually.

**4. Membership Classification**

There are four classes of membership of the Fund, and the different classes reflect different levels of vesting of benefits.

Your membership classification will only change if the Trustee decides to alter it. Any change in membership class will not reduce any benefits which have fully vested at the time of the change.

**5. Payment of Benefits**

Benefits are calculated as follows:

**(a) Retirement at Normal Retirement Age (normally age 65)**

If you are an "A", "B" or "C" Class Member, your benefit is equal to the balance in your Accumulation Account(s).

If you are a "D" Class Member, you are entitled to a Benefit which is the proportion of the Fund's D Class Accumulation Account the Trustee determines.

**(b) Early Retirement from Employment**

The Member's Benefit on retirement from employment other than as a result of retirement at normal retirement age, death or total and permanent disablement is as follows:

(i) An "A" Class Member is entitled to a Benefit equal to the total of your "A" Class Accumulation Account.

(ii) A "B" Class Member is entitled to a Benefit equal to:

- all Member contributions;
- net earnings on those contributions;
- all other amounts required to be vested in the Member (such as superannuation guarantee contributions); and
- a proportion of the balance of your "B" Class Accumulation Account as determined by the Trustee.

(iii) A "C" Class Member is entitled to a Benefit equal to:

- all Member contributions;
- net earnings on those contributions;
- all other amounts required to be vested in the Member (such as superannuation guarantee contributions);
- a percentage of the balance of your "C" Class Accumulation Account which depends on the period you have completed as a Member of the Fund as reflected in Schedule D of the Trust Deed; and
- a proportion of the balance of your "C" Class Accumulation Account as determined by the Trustee.

(iv) A "D" Class Member is entitled to a Benefit equal to the proportion of the balance of the Fund's "D" Class Accumulation Account as determined by the Trustee.

**(c) Total and Permanent Disablement**

The Benefit in respect of the total and permanent disablement of a member will be the same as that determined under paragraph (b) above.

**(d) Temporary Total Disablement**

If the Trustee has taken out a policy of insurance and you qualify as being disabled within the meaning of that policy then you will be entitled to the amount payable under that policy.

**(e) Death**

In the event of the death of the Member of any Class prior to normal retirement age the Member's Benefit shall be the same as that determined under (b) above.

Generally, the Trustee has a limited discretion as to whom a death benefit is paid, taking into account (but not limited by) any nomination made by the relevant Member. The provisions of SIS allow Members to make nominations as to whom death benefits are to be paid which are binding on Trustees.

The Trust Deed allows a Member to make a binding nomination. You should seek further information about all of the implications of a binding nomination before making one. A nomination will have to comply with any relevant requirements in the SIS Regulations. Under the Trust Deed, the nomination must also:

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- (iii) be expressed to be binding on the Trustee.

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- (i) If the balance in a Member's account exceeds that Member's RBL (more details of which are set out in clause 3 of this Notice), the Trustee has a discretion to forfeit any excess and re-allocate it to another Member.
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Any Member of the Fund entitled to receive a Pension or Annuity may, subject to the provisions of SIS, request the Trustee to commute that Benefit to a lump sum.

**7. Preserved Benefit**

The Government requires preservation of certain benefits until a Member retires from the workforce on or after the specified age or in such earlier circumstances as are acceptable to the Commissioner.

Any preserved benefit which cannot be paid to the Member can be retained in the Fund or rolled over to another fund until retirement from the workforce on or after the specified age. The amount of the benefit which must be preserved by you will be set out in the Statement provided to you annually.

The specified age is as follows:

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## 8. Roll Over Payment

Where a Member retires from employment or otherwise becomes eligible to receive a benefit from the Fund, the Trustee is required to deduct tax from some elements of the payments.

Where the Member's benefits are rolled over into another Superannuation Fund no tax is payable. Details of any proposed Roll Over payments should be discussed with the Trustee.

In certain circumstances the Trustee must pay a benefit to an Eligible Rollover Fund. Basically, this will occur where a benefit has become payable, has not been claimed for 90 days, the Trustee has been unable to contact the Member. The eligible rollover fund to which the Trustee of this Fund will pay benefits in those circumstances is:

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If you have a complaint about or a dispute with the Fund, you may be entitled to have your dispute heard before the Superannuation Complaints Tribunal.

The objectives of the Tribunal are to resolve complaints and disputes fairly, economically, informally and quickly.

In addition the Trustee may be required to have in place an internal mechanism for dealing with inquiries and complaints. If so, details of the procedures in place will be supplied to you. If you have an inquiry or complaint, please do not hesitate to contact the Trustee first.

## 10. General Fund Information

### (a) Trustee Contact Details

**LYLE COOPER AND MARGARET DORIS COOPER**

Address:

Contact Person:  
Phone No.

### (b) Investments

The Trustee will establish a policy and strategy in relation to the investment of the Fund assets and will also pursue general investment objectives. Details of the Trustee investment strategy will be provided to Members annually in the Member Statement. This will be accompanied by certain details of the Fund investments.

### (c) Medical Evidence

The Trustee may take out insurance in respect of death and disability. The insurance company may require certain information in relation to your medical condition and may require you to undertake a medical examination and to provide full details of your medical history to the Trustee.

Medical evidence may also be required as part of the assessment for any disablement claim.

### (d) Deed Variation

The Trustee has power to vary the Trust Deed.

No variation may reduce the accrued benefits of a Member without the consent of that Member except in circumstances where the variation would not result in a breach of the SIS or another law.

(e) **Forfeiture**

The Trust Deed provides that in certain specified circumstances your entitlement to Benefits which have not vested may be forfeited. An example of the circumstances in which this may occur are as follows:

- (i) On an attempted assignment or charge of your Benefit; or
- (ii) Where in the opinion of the Trustee any fraud, dishonesty or serious misconduct as a Member has occurred.

Upon forfeiture of your benefits, these can be dealt with by the Trustee in the manner set out in the Trust Deed.

(f) **Expenses of Administering the Fund**

Fees, charges, expenses, and administrative or other operational costs are attributed to the Member in proportions determined by the Trustee. The Trustee also decides how these costs and expenses are determined and when they are to be levied or deducted from any Member or income accounts.

(g) **Unclaimed Money**

Certain "unclaimed money" must be paid by the Trustee to the appropriate State Authority (eg. in Queensland, the Public Trustee of Queensland) or the Australian Taxation Office under the SIS requirements rather than retaining it in the Fund. The purpose of this requirement is to protect the benefits of Members who are unable to be contacted when a benefit becomes payable.

(h) **Annual Report to Members**

The Trustee will issue an annual report to Members advising Members of their current entitlements in the Fund and on the investments and financial direction of the Fund. A copy of the latest annual report is enclosed.

DATED the 20 day of 3 2002

*VMC*  
*M Cooper*

.....  
Signed for and on behalf of the Trustee

TRUST DEED

- establishing -

The L & MD Cooper Superannuation Fund

HUNT & HUNT  
Lawyers  
22nd Level  
Central Plaza Two  
66 Eagle Street  
BRISBANE QLD 4000

Phone: 3231 2444



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**THIS DEED** is made on the date specified in Schedule A by the person or entity named in Schedule A as the Trustee (“Trustee”)

## **1. ESTABLISHMENT**

- 1.1 The Trustee declares that it will act as trustee of the fund (the “Fund”).
- 1.2 The primary purpose of the Fund is to provide Benefits as old age pensions.

## **2. DIVISIONS**

Division A of this Deed deals with the management and administration of the Fund and Division B deals with the Benefits payable from the Fund.

## **3. COVENANTS**

The Trustee covenants that it will perform and observe the covenants, trusts, and conditions of this Deed.

### **- DIVISION A -**

## **4. INTERPRETATION - DEFINITIONS**

In this Deed unless the context otherwise requires:

“APRA” means the Australian Prudential Regulation Authority or other regulatory body having responsibility for administration of the Relevant Requirements;

“Accumulation Account” means the account established on behalf of each Member or Beneficiary in respect of each Class of which the person is a member, and includes the D Class Accumulation Account established for all Members who are D Class members;

“Annuity” means an eligible annuity as defined in Section 27A(1) of the Tax Act;

“Approved Deposit Fund” means a fund which is a complying ADF pursuant to the Tax Act;

“Beneficiary” means a person presently and absolutely entitled to receive a Benefit including a Pensioner;

“Benefit” means any amount which is payable out of the Fund to or in respect of a Member;

“Benefit Entitlement” means any amount held in the Fund which may become payable to a person but to which the person has not become absolutely and indefeasibly entitled;

“Commissioner” means, as the case requires, the Commissioner of Taxation, APRA, the Insurance and Superannuation Commissioner or other regulatory body having responsibility for administration of the Relevant Requirements in relation to the Fund;

“Complying Superannuation Fund” means a complying superannuation fund pursuant to the Relevant Requirements;

“Condition of Release” has the same meaning as in Regulation 6.01 of the SIS Regulations.

“Constitutional Corporation” has the same meaning as in Section 10 of the SIS Act;

“Contributions” means gross payments to the Fund in respect of Members prior to the withdrawal of any Taxation payable in respect of those Contributions, and for the purposes of this definition, “payment” includes the transfer of an asset which is intended by the transferee to be a contribution;

“CPI” has the same meaning as in the SIS Regulations;

“Dependant” in relation to a Member or former Member means:

- the Spouse of a Member or the widow or widower of a deceased Member; or
- any child of a Member; or
- any other person who, in the opinion of the Trustee, was substantially dependent on the Member at the relevant time;

“Eligible Rollover Fund” has the same meaning as in Section 242 of the SIS Act;

“Eligible Termination Payment” has the same meaning as in Section 27A of the Tax Act;

“Employee” means a person employed by an Employer and any person for whom an employer must make a superannuation contribution in order to avoid liability for the superannuation guarantee charge under the Superannuation Guarantee (Administration) Act 1992;

“Employer” means any person, firm or corporation who employs a Member and who is permitted to make Contributions to the Fund;

“Forfeiture Account” means the account established pursuant to clause 26;

“Full-Time Gainful Employment” in relation to a Member means Gainful Employment on a full-time basis within the meaning of that expression in the Relevant Requirements;

“Fund” means the Fund established by this Deed;

“Fund Year” means a period of twelve months ending on 30 June, or any other period nominated by the Trustee;

“Gainful Employment” in relation to a Member means engagement in any business, trade, profession, vocation, calling, occupation or employment for gain to the extent required by the Relevant Requirements;

“Lump Sum RBL” has the same meaning as in section 140C of the Tax Act;

“Member” means a person who has been accepted as a Member of the Fund and who has not ceased to be a Member;

“Member’s Vested Contributions” means those Contributions, plus net earnings, which are required to be vested in the Member by the Relevant Requirements reduced by any insurance premium or other costs debited against the Member’s Vested Contributions in accordance with this Deed;

“Minimum Benefits” has the same meaning as in regulation 5.04(2) of the SIS regulations;

“Nominated Dependant” means a person nominated by a Member as the Nominated Dependant;

“Normal Retirement Age” means the age of 65 years or any other age over 54 years as is acceptable to or required by the Commissioner or the Relevant Requirements and as the Trustee may determine;

“Part-Time Gainful Employment” in relation to a Member means Gainful Employment on a part-time basis within the meaning of that expression in the Relevant Requirements;

“Pensioner” means a Member who has applied to receive some or all of the Benefits payable to the Member as a Pension in accordance with this Deed and includes a Reversionary Beneficiary in receipt of a Pension;

“Pension Account” means the account established in respect of a Pensioner in accordance with Clause 27.2;

“Pension Age” has the same meaning as that given to that expression by the Relevant Requirements;

“Pension Conditions” means the operating standards contained in regulation 1.06 the SIS Regulations;

“Pension Reserve Account” means the account established in respect of a Pensioner in accordance with Clause 27.4;

“Policy” means any policy of assurance including a policy on the life of a Member for endowment, term, disablement, accident or sickness insurance;

“Preserved Payment” means a payment made to the Fund or a transfer from a Rollover Fund which must be preserved under the Relevant Requirements;

“Preserved Payment Benefit” means a benefit arising from a Preserved Payment or any other amount which is included in a Member’s preserved benefits under the Relevant Requirements.

“Regulated Fund” means a regulated superannuation fund as defined in Section 19 of the SIS Act;

“Relevant Requirements” means any requirements (including the provisions of the SIS Act) which the Trustee or the Deed must comply with to avoid a contravention of the requirements or in order for the Fund to qualify for concessional Taxation treatment as a Complying Superannuation Fund;

“Restricted Non-Preserved Benefit” in respect of a Member means an amount determined in accordance with Regulation 6.08 of the SIS Regulations;

“Reversionary Beneficiary” means a Dependant nominated by a Pensioner and, in default of a nomination by the Pensioner, a Dependant nominated by the Trustee who is eligible to receive a Benefit upon the death of a Pensioner;

“Rollover Fund” means any other fund or benefit arrangement into which or from which assets can be transferred without causing the Fund to be in breach of the Relevant Requirements;

“Rollover Payment” means any payment made or received by the Trustee in circumstances which satisfy the Relevant Requirements to or from any Rollover Fund;

“Section 279D Benefit” means the total amount which the Trustee must pay to Beneficiaries in order to claim a deduction for the amount calculated in accordance with sub-section 279D(2) following the death of a Member;

“SIS Act” means the Superannuation Industry (Supervision) Act 1993 and any regulations pursuant to it;

“SIS Regulations” means the Regulations made under the SIS Act;

“Spouse” means:

- a person legally married to a Member at any time; or
- a person who, although not legally married to the Member, in the opinion of the Trustee lives with a Member on a bona fide domestic basis as the husband or wife of the Member and in relation to a deceased Member the term “widow” or “widower” includes such a person,

**PROVIDED THAT** where there is more than one such person the Trustee may determine which is considered to be the Spouse;

“Tax Act” means the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 and any regulations pursuant to those acts;

“Threshold Benefit” in respect of any Member means that Member’s lump sum RBL;

“Total and Permanent Disablement” means:

- the definition contained in any insurance Policy effected by the Trustee in respect of the Member and in force at the time of the Total and Permanent Disablement of the Member; or
- if there is no such Policy then Total and Permanent Disablement in relation to a Member means physical or mental incapacity of such a degree that two registered medical practitioners have certified that in their opinion the Member is incapable of continuing to engage in any Gainful Employment for which that Member is reasonably qualified by education, training or experience,

and the expression “Totally and Permanently Disabled” has a corresponding meaning;

“Trustee” means the Trustee or Trustees for the time being of the Fund;

“Vested Benefit” means any part of the Benefit of a Member which is required by the Relevant Requirements to be vested in a Member.

## **5. INTERPRETATION - GENERAL**

### **5.1 Fund Subject to Relevant Requirements**

This Deed shall be read and construed on the basis that the provisions of the Relevant Requirements are incorporated in the Deed to the extent they are required to be incorporated in order for the Fund to be a Complying Superannuation Fund and the Trustee may do or refuse to do anything which may be

necessary to comply with the Relevant Requirements even if the action or refusal may be in conflict with any provisions of this Deed. If there is an inconsistency between the express provisions of this Deed and the provisions of the Relevant Requirements incorporated into this Deed, the provisions of the incorporated Relevant Requirements prevail.

## **5.2 Rights of Members**

The provisions of this Deed do not affect the right of a Member or the personal representative of a Member or any other person to claim compensation or damages in circumstances where the Member is injured or dies as a result of an event in the course of the employment of the Member.

## **5.3 Severability**

All of the provisions in this Deed are severable. If any provision is found to be unlawful, void or unenforceable that provision shall be read down to the extent necessary to ensure that it does not infringe any law or is not otherwise void or unenforceable so as to give it a valid operation of a partial character. If the infringing provision cannot be so read down it shall be considered deleted from this Deed as if it had never been included.

# **6. EMPLOYER'S AND TRUSTEE'S POWERS**

## **6.1 Employer's Power**

Nothing in this Deed affects the powers of an Employer with regard to the terms of employment or dismissal of an Employee. The existence or cessation of any actual or prospective Benefit under the Fund will not be grounds for claiming or increasing damages in any action brought against an Employer in respect of any termination of employment or otherwise.

## **6.2 Exercise of Discretions**

Despite anything to the contrary in this Deed:-

- (a) in exercising its powers the Trustee is not subject to the direction of any other person except where the Relevant Requirements permit. If any provisions of this Deed would permit a person to give a direction to the Trustee in circumstances other than those permitted by the Relevant Requirements, the Trustee may disregard any such direction;
- (b) if a discretion under this Deed may be exercised by a person other than the Trustee, that discretion must not be exercised without the consent of the Trustee except in circumstances permitted under the Relevant Requirements.

# **7. PROPER LAW**

This Deed will be governed and construed in accordance with the laws of the State or Territory of the Commonwealth of Australia in which the Deed is executed.

# **8. MEMBERSHIP OF FUND**

## **8.1 Application for Membership**

- (a) Any person may apply to become a Member by completing an application for Membership.
- (b) If an application for Membership is not provided, the payment of a Contribution in respect of a person is deemed to constitute the receipt of an application for Membership in respect of that person.

## **8.2 Admission to Membership**

- (a) A Member is deemed to have joined the Fund on the date the completed application for Membership is received or deemed to have been received or any other date determined by the Trustee.
- (b) The Trustee may impose conditions on a person's admission as a Member and may vary the conditions at any time.
- (c) Upon admission to Membership the Member will be bound by this Trust Deed in all respects as if the Member were an original party to the Deed.

(d) The Trustee has a discretion as to whether an application for Membership is accepted. If the Trustee does not accept a person as a Member, the Trustee must notify the Member.

(e) The Trustee must not admit any person as a Member if it may in the reasonable opinion of the Trustee result in the Fund becoming a public offer superannuation fund for the purposes of the Relevant Requirements.

### **8.3 Cessation of Membership**

A person ceases to be a Member upon the earliest to occur of the following:

- (a) the date upon which all the Member's Benefits are paid;
- (b) the death of the Member;
- (c) the commencement of the payment to the Member of a Pension or the purchase of an Annuity for the Member; or
- (d) any other date as the Trustee reasonably determines.

## **9. MEMBERSHIP NOTIFICATION REQUIREMENTS**

The Trustee must provide to Members, former Members, Beneficiaries and the Commissioner on an annual basis and all other occasions required by the Relevant Requirements any information which is required by the Relevant Requirements.

## **10. MEETINGS OF MEMBERS**

The following provisions apply in relation to meetings of Members:

### **10.1 Notice**

At least one-half of the Members may call a meeting by giving notice in writing to the Trustee.

### **10.2 Meeting Date**

The Trustee must convene a meeting of Members within 14 days of receiving the request and must send a notice of the meeting to each Member.

### **10.3 Trustee Convening Meeting**

The Trustee may at any time convene a meeting of Members by notice in writing at least 10 days before the meeting.

### **10.4 Chairperson**

The Members present at the meeting may appoint a chairperson. If the Members do not appoint a chairperson the Trustee may appoint a chairperson provided that the appointment does not breach the Relevant Requirements.

### **10.5 Quorum**

A quorum for the meeting is at least 25% of the Members of the Fund.

### **10.6 Voting**

Each Member is entitled to one vote with the chairperson being given a casting vote.

### **10.7 Notice from members**

If the Members are required to give notice to the Trustee under any provisions of this Deed a notice signed by the chairperson of any meeting of Members certifying that a matter has been agreed to by a majority of Members at a meeting is considered to be a notice from a majority of Members.

## **11. FUND RECORDS**

### **11.1 Records and accounts to be kept**

The Trustee must keep and maintain appropriate minutes and other records and documents required by the Relevant Requirements.

### **11.2 Audit**

The financial statements and other relevant records must be audited annually or at any other times required by the Relevant Requirements.

### **11.3 Trust Deed**

A copy of this Deed must be made available for inspection by any Member on request.

### **11.4 Information for Trustee**

When requested by the Trustee an Employer must provide all information in its power or possession which may in the opinion of the Trustee be necessary or expedient for the management and administration of the Fund.

### **11.5 Disclosure and Reporting Requirements**

The Trustee must provide to Employers, Members and former Members and the Commissioner any information reports and returns in relation to the Fund required by the Relevant Requirements, and the Trustee may provide the Tax File Numbers of the Members, Pensioners and Beneficiaries of the Fund to any person where the Trustee has or reasonably believes it has the consent of the relevant person to the disclosure.

## **12. ACCUMULATION ACCOUNTS**

### **12.1 Separate Member Accounts**

Subject to Clause 12.10, the Trustee shall establish an Accumulation Account in respect of each Member or Beneficiary for each Class which is applicable.

### **12.2 Credits**

The Trustee must credit the following amounts to the appropriate Accumulation Account:

- (a) any amount paid into the Fund in respect of the Member;
- (b) the proceeds of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary which the Trustee considers it appropriate to credit;
- (c) any positive earnings as are determined by the Trustee;
- (d) any amounts transferred from the Pension Account of a Member or Beneficiary; and
- (e) any other amounts as the Trustee from time to time determines.

### **12.3 Debits**

The Trustee must debit the following amounts to the appropriate Accumulation Account:

- (a) any amount paid out of the Fund in respect of the Member or Beneficiary;
- (b) the costs of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary subject to paragraph 12.4(b);
- (c) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the Accumulation Account or arising as a result of a Rollover Payment as the Trustee determines;
- (d) any part of the costs and expenses under Clause 19 as the Trustee determines;
- (e) the amount of any lien exercised pursuant to this Deed;

- (f) any amount forfeited pursuant to this Deed;
- (g) any negative earnings as determined by the Trustee in accordance with this Deed;
- (h) any moneys paid in respect of the Trustee's indemnity;
- (i) any amount debited pursuant to the determination of the Trustee under Clauses 12.8 or 12.9;
- (j) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under Clause 28; and
- (k) any other amounts the Trustee from time to time determines.

#### **12.4 Income Account**

- (a) The Trustee must establish an Income Account for the Fund. The Trustee must credit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
  - (i) all income and profits of the Fund;
  - (ii) credits arising out of adjustments pursuant to Clause 12.6;
  - (iii) any amount transferred from the D Class Accumulation Account pursuant to Clause 12.10;
  - (iv) any amount transferred from a Reserve Account pursuant to Clause 12.5; and
  - (v) the proceeds of any Policy effected by the Trustee where the Trustee determines that it should not be credited to an Accumulation Account or a Pension Account.
- (b) The Trustee must debit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
  - (i) any loss sustained on the disposal of any investments of the Fund;
  - (ii) any costs or charges incurred pursuant to Clause 19 which are not debited to an Accumulation Account;
  - (iii) any debits arising out of adjustments pursuant to Clause 12.6;
  - (iv) the cost of any Policy effected by the Trustee where the Trustee determines that it should not be debited to an Accumulation Account;
  - (v) any deficiency arising from a valuation of the Fund;
  - (vi) any amount payable or which may become payable by way of Taxation in respect of the Contributions and the income and profits of the Fund which are not debited to an Accumulation Account as the Trustee determines to be equitable; and
  - (vii) any income transferred to a Reserve Account.
- (c) At the end of each Fund Year the Trustee must determine the fund earning rate and calculates the amount available for distribution.
- (d) Before allocating any portion of the amount available for distribution the Trustee may transfer a portion of the amount to any of the Reserve Accounts.
- (e) Subject to Clause 12.7, the Trustee must allocate the earnings of the Fund available for distribution after any transfer to Reserve Accounts to each Accumulation Account and Pension Account in proportion to the amounts standing to the credit of that Accumulation Account or Pension Account at the beginning of the relevant Fund Year, appropriate adjustments being made for amounts credited or debited to each Account since that date, or in any other way the Trustee in its discretion determines.
- (f) If the Trustee is required to establish a fund earning rate in respect of a portion of a Fund Year, the Trustee must determine that rate in accordance with the Relevant Requirements on a basis which the Trustee considers to be equitable.



(g) The Trustee may determine to credit the amounts in sub-clause (a) and/or debit the amounts in sub-clause (b) or deal with any amount which this Deed requires to be transferred to or from the Income Account directly to any Accumulation Account and/or Pension Account and/or Reserve rather than to the Income Account.

#### **12.5 Reserve Account**

The Trustee may establish one or more Reserve Accounts and may transfer amounts from the Income Account to a Reserve Account pursuant to Clause 12.4 or from a Member's Accumulation Account pursuant to Clause 27.2 or from the Pension Reserve Account pursuant to Clause 27.4, or from the D Class Accumulation Account pursuant to Clause 12.10.

The Trustee must credit any income derived on funds held in a Reserve Account back to that Reserve Account.

The purpose of a Reserve Account must be determined when it is established, and may include the following:

- (a) to stabilise the investment earnings of the Fund in accordance with its reserving policy;
- (b) to provide for contingencies including the supplementation of the fund earning rate and/or to secure payment of any Pension.

The Trustee may deal with any part of the balance in a Reserve Account as it considers fit, including:

- (a) transferring it to an Accumulation Account or Pension Account;
- (b) treating the Reserve Account in accordance with clause 26 as if the Reserve Account was the Forfeiture Account; and
- (c) transferring it to the Pension Reserve Account.

#### **12.6 Adjustments**

In determining the amount standing to the credit of an Accumulation Account or Pension Account at the time a Benefit is calculated the Trustee must make an adjustment reflecting the fund earning rate which it considers equitable.

#### **12.7 Specific Investments**

- (a) If the Trustee undertakes to invest separately in respect of certain Members or Beneficiaries in accordance with Clause 15.5 the Trustee must record on whose behalf the specific investments are made for the purposes of determining the allocation to Accumulation Accounts and Pension Accounts.
- (b) The profits and losses arising from specific investments and any Taxation or charges applicable to them must be allocated directly to the relevant Accumulation Account or Pension Account or Pension Reserve Account (and not to the Income Account).

#### **12.8 Amounts in excess of Minimum Benefit**

Despite anything in this Deed to the contrary, if at any time the balance in a Member's "A" Class Accumulation Account exceeds that Member's Minimum Benefits, the Trustee may debit the Accumulation Account with all or part of the excess and transfer the amount debited to the Forfeiture Account.

#### **12.9 Amounts in excess of Threshold Benefit**

Despite anything in this Deed to the contrary, if at any time the balance in a Member's Accumulation Account exceeds that Member's Threshold Benefit the Trustee may debit the Accumulation Account with the amount of the excess and transfer the excess to the Forfeiture Account provided that the Trustee cannot exercise its powers under this paragraph if this would result in any reduction in the Member's Minimum Benefits.

#### **12.10 D Class Accumulation Account**

- (a) If there are D Class Members, the Trustee must establish one D Class Accumulation Account for the Fund.

- (b) The Trustee must credit the following amounts to the Fund's D Class Accumulation Account:
- (i) any Contribution which is not credited to another Accumulation Account;
  - (ii) the share of the income of the Fund which the Trustee determines represents the income derived on funds held in the D Class Accumulation Account; and
  - (iii) any other amounts as the Trustee determines from time to time.
- (c) A Trustee must not credit any Contributions which give rise to Minimum Benefits to the D Class Accumulation Account.
- (d) The Trustee must debit the following amounts to the Fund's D Class Accumulation Account:
- (i) any amount transferred to another Accumulation Account for a Member or Beneficiary;
  - (ii) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under clause 28;
  - (iii) any amount transferred to the Income Account;
  - (iv) any amount paid to a Member or Beneficiary as a Benefit;
  - (v) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the D Class Accumulation Account as the Trustee determines;
  - (vi) any part of the costs and expenses incurred under Clause 19 as the Trustee determines;
  - (vii) the amount of any lien exercised pursuant to this Deed;
  - (viii) any amount forfeited pursuant to this Deed;
  - (ix) any moneys paid in respect of the Trustee's indemnity;
  - (x) the share of any negative earnings of the Fund which the Trustee determines represents the share of the funds held in the D Class Accumulation Account; and
  - (xi) any other amounts the Trustee determines from time to time.
  - (xii) The Trustee must not pay any amount from the D Class Accumulation Account to an Employer, directly or indirectly.

### **13. VALUATION**

The Trustee may have the assets of the Fund valued whenever it considers it appropriate (and must do so if the Commissioner or the Relevant Requirements require). After the valuation, the Trustee must determine whether there is a surplus or deficiency and whether it is equitable to transfer the surplus or deficiency to the Income Account.

### **14. FUND TRUSTEE - APPOINTMENT, VACANCY AND REMOVAL**

#### **14.1 Trustee Criteria**

The appointment, removal and composition of the Trustee is governed by this Deed unless the Relevant Requirements otherwise provide.

#### **14.2 Eligibility for Trustee**

The Trustee of the Fund must be:

- (a) the Trustee specified in this Deed; or
- (b) a Trustee approved by the Commissioner or which satisfies or is permissible under the Relevant Requirements.

#### **14.3 Appointment of Trustee**

The majority of Members, subject to the other provisions of this Clause, determine who acts as the Trustee, and may appoint a new or additional trustee by deed or notice in writing.

#### **14.4 Change of Trustee**

A person immediately ceases to act as a Trustee:

- (a) if it resigns by notice in writing to the Members;
- (b) if the Trustee is disqualified from holding office by operation of law; or
- (c) if it is wound up or placed in receivership; or
- (d) if a majority of Members resolve to terminate the appointment of the Trustee.

#### **14.5 Member may be Director of Trustee**

No Director, officer or employee of a Corporate Trustee is disqualified from being a Member of the Fund.

#### **14.6 Member Representation Requirement**

If the Relevant Requirements require the Fund to have Member trustee representation at any time, the Trustee and any Employers must take all necessary steps to ensure that the Trustee meets all the appropriate representation requirements in the Relevant Requirements within any time period stipulated in the Relevant Requirements.

#### **14.7 Confirmation of Discharge of Retiring Trustee**

Despite any rule of law or legislative provisions to the contrary, a person who retires or is removed as Trustee or a co-Trustee of the Fund in accordance with the provisions of this Deed is discharged from the trusts contained in this Deed as from the date of retirement or removal provided that there is at least one continuing individual or corporate Trustee.

#### **14.8 Consents of Directors and Trustees**

A person must consent in writing to appointment as Trustee or a director of the Trustee before that person is appointed.

#### **14.9 Member includes Pensioner**

For the purposes of this clause 14, "Member" includes Pensioner.

### **15. TRUSTEE'S INVESTMENT POWERS**

#### **15.1 Investment Policy and Strategy**

The Trustee must formulate the investment strategy of the Fund and determine a policy to give effect to that strategy.

#### **15.2 Authorised Investments**

The assets of the Fund may be invested in any of the following investments:

- (a) any investment being authorised by the laws of the Commonwealth of Australia or any State or Territory for the investment of trust funds;
- (b) the purchase or acquisition of shares, stocks, debentures, notes, bonds, mortgages (including a second or subsequent mortgage), options or other similar securities;
- (c) on deposit with any bank, building society, credit co-operative, trustee company or other similar financial institution;
- (d) on deposit with or on loan to any Employer or any other person or organisation with or without security on any terms the Trustee considers reasonable;
- (e) any Policy or Annuity;

- (f) the purchase, acquisition or leasing of any real or personal property, including statutory licences;
- (g) the acquisition of any unit or sub-unit in unit trusts;
- (h) any other investments which the Trustee considers appropriate and which do not infringe the Relevant Requirements,

However, the Trustee is not authorised to make a loan or give other financial assistance using resources of the Fund to any Member or any relative of a Member.

### **15.3 Power to Sell and Vary Investments**

The Trustee has power to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

### **15.4 Interest of Trustee in Investment**

- (a) Subject to sub-clause (b), the Trustee and any Director may make or vary any investment even if the Trustee or Director may have a direct or indirect interest in the investment or may benefit directly or indirectly from it.
- (b) The Trustee and any Director must disclose details of the interest in an investment to which sub-clause (a) applies in any manner prescribed under the Corporations Law and the Relevant Requirements.

### **15.5 Specific Investments**

- (a) The Trustee may invest separately in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries.
- (b) A Member or Beneficiary may request the Trustee to make a specific investment ("investment request") which will authorise the Trustee to make a specific investment in accordance with that request of all or any part of the Accumulation Account or the Pension Account of the Member or Beneficiary.
- (c) The Trustee may approve or reject the investment request of the Member or Beneficiary, and will inform the person of its decision. The Trustee all times retains the overriding discretion to accept or reject any investment request.

## **16. TRUSTEE'S POWERS OF MANAGEMENT**

### **16.1 Additional Powers**

In addition to the powers which it might have otherwise have at law or under this Deed, the Trustee has the following powers:

- (a) to settle, compromise or submit to arbitration any claims, or matters relating to this Deed or to the rights of Members, former Members or Beneficiaries;
- (b) to commence, carry on or defend legal proceedings;
- (c) to borrow money and to secure the repayment of it in any manner and upon any terms which the Trustee considers appropriate unless this would constitute a contravention of the Relevant Requirements;
- (d) to insure or reinsure any risks, contingencies or liabilities of the Fund;
- (e) to underwrite any risks, contingencies or liabilities under any superannuation arrangement conducted by any Employer where there is an agreement for a transfer of Employees to the Fund;
- (f) to purchase an Annuity to provide all or a part of the Pension payable in respect of a Member;
- (g) to retain the services of professional or other advisers and consultants;

- (h) to pay out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund and to pay out of the Fund the Trustee 's professional fees (if any);
- (i) to indemnify anyone in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund;
- (j) to provide a full or partial release to anyone in respect of any matters which have arisen or may arise as a result of an association, involvement or Membership of the Fund by that person;
- (k) to insure any liability of the Trustee or any Directors or officers of the Trustee or the liability of the Fund to indemnify or reimburse the Trustee or its Directors or officers pursuant to Clause 18;
- (l) to permit any asset of the Fund to be held or registered in the name of any nominee of the Trustee (subject to any restrictions contained in the Relevant Requirements); and
- (m) generally to do anything the Trustee considers appropriate for the administration, maintenance and preservation of the Fund.

#### **16.2 Exercise of Trustee Powers**

All the powers and discretions conferred upon the Trustee or any Director by this Deed or by law may be exercised even if the Trustee or Director may have a direct, indirect or personal interest (whether as a shareholder, director, member or partner of any company, organisation or partnership) in the manner or result of exercising the power or discretion or may benefit directly or indirectly as a result of the exercise of the power or discretion and notwithstanding that the Trustee may be the sole Trustee.

#### **16.3 Trustee Discretion**

Subject to Clause 31.2, the Trustee has an absolute and uncontrolled discretion as to the exercise and the manner, mode and timing of exercise of the trusts, authorities, powers and discretions conferred on it by this Deed.

### **17. DUTIES AND LIABILITIES OF TRUSTEE**

#### **17.1 Limitation of Liability of Trustee**

Neither the Trustee nor any of its Directors shall be liable for anything done or omitted to be done in relation to the Fund except in the case of dishonesty, fraud or other intentional or reckless neglect on its part.

#### **17.2 Member inquiries and complaints**

If required by the Relevant Requirements, the Trustee must establish and take all reasonable steps to ensure that, at all times, there are in force arrangements under which Members and Beneficiaries may make inquiries and complaints in relation to the Fund.

### **18. INDEMNITY OF TRUSTEE**

#### **18.1 Indemnity and Lien**

The Trustee and its Directors shall be indemnified out of the Fund against all liabilities incurred by it or them in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in them pursuant to this Deed or at law and the Trustee shall have a lien on and may use the moneys representing the assets of the Fund for the purposes of this indemnity **PROVIDED** that the exercise of any lien does not contravene the Relevant Requirements.

#### **18.2 Payments in Good Faith**

This indemnity extends to any payments made in good faith to any person whom the Trustee bona fide believes to be entitled to the payment although it may be subsequently found that the person was not in fact so entitled.

### **18.3 Opinion or Advice**

This indemnity extends to circumstances where the Trustee acts upon the opinion or advice of lawyers who are instructed by the Trustee or any bankers, accountants, brokers, investment advisers or other persons believed by the Trustee to be expert in relation to the matters upon which they are consulted.

### **18.4 Failure to Carry Out Agreement**

This indemnity extends to circumstances where any person breaches or fails to carry out any agreement made with the Trustee.

## **19. REMUNERATION OF TRUSTEE**

### **19.1 Fees**

The Trustee may charge professional fees for its services as Trustee except where this is not permitted by the Relevant Requirements.

### **19.2 Fees Determined Annually**

The fees charged (if any) by the Trustee shall be determined at the commencement of each Fund Year. Prior notice of any proposed changes shall be provided by the Trustee to the Members and any Employers.

### **19.3 Reimbursement**

The Trustee is entitled to reimbursement from the Fund for and in respect of expenses properly incurred in carrying out its duties including:

- (a) all costs and expenses incurred in connection with the acquisition and disposal of or other dealings with investments of the Fund;
- (b) fees and expenses of the service providers and consultants engaged by the Trustee;
- (c) all taxation payable by the Trustee in connection with the Fund;
- (d) all fees, wages and expenses of any employees or agents employed by the Trustee;
- (e) any administrative costs charged in relation to the Fund; and
- (f) any expenses in connection with the maintenance of accounting records and the preparation and distribution of any accounting, taxation or other reports or notices.

## **20. APPOINTMENT OF SERVICE PROVIDERS**

### **20.1 Actuary and Auditor**

The Trustee shall if necessary appoint:

- (a) an Actuary;
- (b) an Auditor who is appropriately qualified according to any criteria specified by the Relevant Requirements.

### **20.2 Administration Manager**

The Trustee may appoint an Administration Manager on terms which the Trustee considers appropriate.

### **20.3 Investment Manager**

The Trustee may appoint in writing one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as investment managers for the Fund on such terms as the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

#### **20.4 Custodian**

The Trustee may appoint one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as a custodian for the Fund on terms and conditions the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

### **21. ACTUARIAL INVESTIGATIONS**

If an Actuary has been appointed, the Trustee may ask the Actuary for information or advice from time to time in accordance with the provisions of this Deed but the Trustee is under no obligation to be bound by or to act upon the advice provided unless required by the Relevant Requirements.

### **22. CONTRIBUTIONS TO FUND**

#### **22.1 Contributions**

The Trustee may accept any Contributions from any person in respect of a Member that the Trustee is not prohibited from accepting under the Relevant Requirements or that may result in the Fund becoming a public offer superannuation fund for the purposes of the Relevant Requirements.

#### **22.2 Designation of Class Entitlements**

Where a Contribution is made in respect of a Member who is a Member of more than one Membership Class, the person making that Contribution shall designate in relation to that particular Contribution (or in respect of all future Contributions) which Membership Class or Classes each Contribution is being made to.

#### **22.3 No Obligation to Contribute**

In the absence of any agreement to the contrary, a person may contribute to the Fund in respect of a Member any amount in any manner and at such times as they in their absolute discretion determine, and no person is under any obligation to make a Contribution in respect of any Fund Year and a Member may remain a Member of the Fund notwithstanding a Contribution is not made in respect of that Member in respect of any Fund Year.

#### **22.4 Limitation on Acceptance of Contributions**

The Trustee must not accept any Contribution by or in respect of a Member where the acceptance will (or may in the reasonable opinion of the Trustee) constitute a contravention of the Relevant Requirements.

#### **22.5 Ineligible Contributions**

If the Trustee considers that Contributions have been accepted in breach of the Relevant Requirements, the Trustee must refund the Contributions (less any charge which an Insurer may have made in respect of any extra cover provided in relation to those Contributions, and reasonable administration expenses) and reduce the Benefits held for the Member to those which would have been held if the Contribution had not been made.

### **23. TRANSFERS TO AND FROM ROLLOVER FUNDS**

#### **23.1 Transfers to Rollover Funds**

Where a Member joins or is eligible to join any Rollover Fund (the "Other Fund") and the Member requests that any part of the Member's entitlement be transferred to the Other Fund or if the Trustee is otherwise permitted to transfer the entitlement to the Other Fund, the Trustee may pay or transfer to the trustee of the Other Fund an amount or investments of the Fund of equivalent value (the "Transferred Amount") which reflects the relevant part of the Member's entitlement.

#### **23.2 Effect and Method of Transfer Out**

(a) The receipt of the Transferred Amount by the proper officer of the Other Fund is a complete discharge to the Trustee of all liabilities in respect of the Transferred Amount.

(b) Upon the completion of a payment or transfer under this Clause, all of the rights and interests of the relevant Member or Beneficiary under this Deed in respect of the Transferred Amount are entirely extinguished.

### **23.3 Roll Over**

Where a Member or former Member wishes to effect a Rollover Payment in respect of all or any of the entitlement of the Member in the Fund, the Member must make a written request to the Trustee nominating the Rollover Fund and must provide any other details the Trustee requires.

### **23.4 Preserved Payment Transfers**

Where a Member or former Member has Preserved Payment Benefits in the Fund the Trustee must ensure that the provisions of the Other Fund require that the Preserved Payment Benefit must be preserved and vested in accordance with the Relevant Requirements.

### **23.5 Transfers from Rollover Funds**

(a) Where a Member is or was a member or a beneficiary under any other Rollover Fund the Trustee may take over any part of the assets of the Rollover Fund.

(b) The Trustee holds any amounts transferred as part of the particular Member's Accumulation Account.

(c) On any transfer from a Rollover Fund the amount of the transfer which represents Members' Contributions is the amount as the trustee of the Rollover Fund certifies or, failing a certification by that trustee, the amount the Trustee considers to be fairly attributable to the contributions of that Member together with accrued earnings.

### **23.6 Overriding Conditions on Portability**

Despite anything to the contrary in this Deed, no payment or transfer can be accepted from or made to another Rollover Fund if, in the opinion of the Trustee, this would cause the Fund to be in breach of any of the Relevant Requirements.

### **23.7 Transfers to Eligible Rollover Fund**

Despite anything to the contrary in this Deed the Trustee may and, if required by the Relevant Requirements must, transfer the entitlement of a Member or Beneficiary to an Eligible Rollover Fund where such a transfer is permitted or required under the Relevant Requirements.

## **24. LIMITATION ON BENEFITS**

Despite any other provision of this Deed the Trustee must not pay out any Benefits to Members, the Dependants of Members or Beneficiaries where the payment could cause the Fund to become a non-complying fund.

## **25. MONEYS OWING TO FUND OR AN EMPLOYER**

Where a Member owes any money to the Trustee or any Employer, the Trustee may debit the Accumulation Account of the Member for a sum equivalent to the amount owing provided the amount debited does not represent Member's Vested Contributions or a Preserved Payment Benefit. If the money is owed to the Trustee, it may retain the money in the Fund or, if the money is owed to an Employer, the Trustee may pay them to that Employer or as that Employer directs, **PROVIDED** that the exercise of the lien by the Trustee in this manner is permitted by the Relevant Requirements.

## **26. FORFEITURE OF BENEFITS**

### **26.1 Conditions of Forfeiture**

Any Member or Beneficiary or, after the death of a Member, any of the Dependants of the Member or the legal personal representative of the Member:

- (a) who assigns or charges or attempts to assign or charge any Benefit Entitlement;
- (b) whose interest in any Benefit Entitlement becomes payable to or vested in anyone else for any reason; or
- (c) who for any reason is unable personally to receive or enjoy the whole or any portion of a Benefit Entitlement or, in the opinion of the Trustee, the Member is incapable of managing the person's affairs;

forfeits that person's Benefit Entitlement.



## **26.2 Accumulation Account Residue**

Any person who has been paid all Benefits which the Trustee considers should be paid to the person pursuant to this Deed and who still has a residual amount standing to the credit of their Accumulation Account forfeits the amount, which is dealt with as a forfeited Benefit.

## **26.3 Forfeiture Account**

The Trustee may establish a Forfeiture Account and transfer to it any amounts forfeited under this Deed.

Any money held in the Forfeiture Account does not form part of any Accumulation Account and income derived on the Forfeiture Account is credited back to the Forfeiture Account.

The Forfeiture Account may be applied in accordance with the remaining provisions of this Clause.

## **26.4 Application of Forfeited Benefits**

The Trustee may pay or apply any amount in the Forfeiture Account:

- (a) to or for the benefit of a Member or Beneficiary or to the Dependants of a Member in whatever proportions the Trustee may determine;
- (b) to the trustee of the estate of a former Member;
- (c) to or for the benefit of other Members or their Dependants;
- (d) for the provision of additional Benefits for Members or Dependants;
- (e) to any Employers **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with before the payment is made; or
- (f) for any other purpose approved by the Commissioner or permitted under the Relevant Requirements,

**PROVIDED THAT** where a Member remains in the employment of an Employer any payments made to that Member must be limited to the relief of hardship of the Member or of the Dependants of the Member and **PROVIDED FURTHER THAT** the Trustee must only apply forfeited Benefits in accordance with the Relevant Requirements.

## **27. PENSION PAYMENT AND PENSION ACCOUNT**

### **27.1 Benefits Payable as Pensions**

Except as permitted under the Relevant Requirements, all Benefits must be paid as a pension that complies with the Pension Conditions. If the Trustee cannot comply with the Pension Conditions, then the Trustee must transfer the Benefit of the Member to a Rollover Fund.

### **27.2 Establishment of Pension Account**

Where the Trustee determines to pay any part of a Benefit as a Pension, it may establish a Pension Account and transfer to it the amount which the Trustee believes necessary to provide the Benefits as a Pension. The Trustee may also transfer an amount to a Reserve Account in relation to that Pension.

### **27.3 Operation of Pension Account**

- (a) The Trustee must credit the following amounts to the Pension Account of a Pensioner:
  - (i) any amount transferred into the account under Clause 27.2;
  - (ii) any Rollover Payment which the Trustee considers it appropriate to credit;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) such earnings of the Fund as the Trustee determines to be equitable;
  - (v) any amount transferred from a Reserve Account as the Trustee determines reasonable;

- (vi) any amount received under Clause 27.6 in relation to the Pensioner; and
  - (vii) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (b) The Trustee must debit the following amounts to the Pension Account of a Pensioner:
- (i) any amount transferred out of the Fund as a Rollover Payment which the Trustee considers it appropriate to debit;
  - (ii) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (iii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Account or arising as a result of a Rollover Payment as the Trustee shall determine;
  - (iv) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (v) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (vi) any amount transferred to the Accumulation Account of a Beneficiary;
  - (vii) if the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the amount transferred to the Pension Reserve Account;
  - (viii) any amount transferred to a Reserve Account;
  - (ix) any amount paid under Clause 27.6 in respect of the Pensioner; and
  - (x) any other amounts as the Trustee considers equitable.

#### **27.4 Establishment and Operation of Pension Reserve Account**

- (a) If the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the Trustee must establish a Pension Reserve Account for the Fund.
- (b) The Trustee must credit the following amounts to the Pension Reserve Account:
- (i) any amount transferred into the account under paragraphs 28.3(a) or 28.4(a);
  - (ii) such earnings of the Fund as the Trustee determines to be equitable;
  - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
  - (iv) any amount transferred from a Reserve Account as the Trustee determines reasonable; and
  - (v) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (c) The Trustee must debit the following amounts to the Pension Reserve Account:
- (i) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
  - (ii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Reserve Account as the Trustee determines;
  - (iii) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
  - (iv) a proportion of any losses of the Fund as the Trustee considers equitable;
  - (v) any amount transferred from the Pension Reserve Account under Clause 12.5; and
  - (vi) any other amounts as the Trustee considers equitable.

## **27.5 Segregation of Pension Assets**

In relation to a Pension payable under this Deed, the Trustee may:

- (a) segregate or set apart the assets which represent the Pension Account and/or the Pension Reserve Account for the sole purpose of enabling the discharge of the whole or part of the current or non-current liabilities in relation to the payment of Pensions as those liabilities fall due for payment; and
- (b) constitute the segregated assets as segregated current and non-current pension assets within the meaning of Section 273A and Section 273B of the Tax Act and obtain any certificates in relation to the adequacy of the assets segregated and set apart as the Trustee considers necessary for the purposes of the Tax Act or the Relevant Requirements.

## **27.6 Purchased Pension**

The Trustee may purchase a Pension for a Member from an outside source from the balance in the Pension Account of the Member. Income from the Pension and any commuted amounts must be credited to the Member's Pension Account.

## **28. PENSION PAYMENT CONDITIONS**

Where a pension is payable from the Fund, the Trustee must choose which of the following conditions apply to the payment of the Pension. If the Trustee does not specifically choose, then the conditions in Clause 28.1 apply to the Pension.

### **28.1 Allocated Pension (Regulations 1.06(4) and (5))**

The terms of payment of the Pension must comply with Regulations 1.06(4) and (5) and any other provisions of the Relevant Requirements that relate to the Pension. The following conditions apply to the payment of the Pension to the extent they are not inconsistent with Regulations 1.06(4) and (5) and the Relevant Requirements:

- (a) the Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner;
- (b) the Pension must be paid at least annually;
- (c) the amount of the Pension in any year must be an amount nominated by the Pensioner and notified to the Trustee in writing from time to time **PROVIDED THAT** the amount must not be greater or lesser than the amounts calculated as the maximum and minimum limits under the Relevant Requirements for the payment of a Pension;
- (d) the Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner or on the death of a Reversionary Beneficiary, except as permitted under the Relevant Requirements;
- (e) the capital value of the Pension and the income from the Pension cannot be used as security for a borrowing; and
- (f) subject to Clause 29.5, on the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit.

### **28.2 Flexi-Pensions (Regulation 1.06(6))**

The terms of payment of the Pension must comply with Regulation 1.06(6) and any other provisions of the Relevant Requirements that relate to the Pension. The following conditions apply to the payment of the Pension to the extent they are not inconsistent with Regulation 1.06(6) and the Relevant Requirements:

- (a) the Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner;
- (b) the Pension must be paid at least annually;
- (c) the amount of the Pension and the residual capital value must be fixed by agreement between the Pensioner and the Trustee at the beginning of the Pension in consultation with an Actuary, but:

- (i) the residual capital value must not be greater than 100% of the balance in the Pension Account when the Pension is first drawn down; and
- (ii) except for payments which are commutations of the Pension, the payments may not vary from year to year by more than the average rate of increase of the CPI in the preceding three years;
- (d) the reversionary component of the Pension must not be greater than 100% of the benefit payable before the reversion;
- (e) except as permitted under the Relevant Requirements, the Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner or on the death of a Reversionary Beneficiary;
- (f) the capital value of the Pension and the income from the Pension cannot be used as security for a borrowing; and
- (g) subject to Clause 29.5, on the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT** the amount payable as a result of the commutation must not be greater than 100% of the benefit payable immediately before the commutation and must not be more than the sum determined by applying the appropriate pension valuation factor under Schedule 1B of the SIS Regulations to the Pension as if the commencement day were the day on which the commutation occurs.

### 28.3 Complying Pension (Regulation 1.06(7))

The terms of payment of the Pension must comply with Regulation 1.06(7) and any other provisions of the Relevant Requirements that relate to the Pension. The following conditions apply to the payment of the Pension to the extent they are not inconsistent with Regulation 1.06(7) and the Relevant Requirements:

- (a) the Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account;
- (b) the Pension must be paid at least annually;
- (c) the commencement date of the Pension is the day the Pensioner became entitled to the Pension;
- (d) the Pensioner becomes entitled to the Pension on or after the Pensioner became of Pension Age;
- (e) the Pension must be payable for a period:
  - (i) where the Pensioner's life expectancy on the commencement day of the Pension is less than 15 years, then for a period equal to the Pensioner's life expectancy on the commencement day of the Pension (rounded up, at the Pensioner's option, to the next number of whole years); or
  - (ii) where the Pensioner's life expectancy on the commencement date of the Pension is 15 years or more, for a period not less than 15 years but not greater than the Pensioner's life expectancy on the commencement day of the Pension (rounded up, at the Pensioner's option, to the next number of whole years);
- (f) the Pension payments for the first year of the Pension relate to the period commencing on the date the Pensioner became entitled to the Pension and are fixed (not including commutations);
- (g) the total amount of the payments to be made in a year other than the first year:
  - (i) is not less than the total amount of the payments in the previous year;
  - (ii) does not exceed the payments made in the previous year by more than the higher of 5% or the CPI increase plus 1%; and
  - (iii) the amount of the payments may only be varied as permitted by the Relevant Requirements;

- (h) the Pension does not have a residual capital value;
- (i) the reversionary component (if any) must not be greater than the benefit payable before the reversion;
- (j) the Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner or on the death of a Reversionary Beneficiary, except as permitted under the Relevant Requirements;
- (k) the capital value of the Pension and the income from the Pension cannot be used as security for a borrowing; and
- (l) subject to Clause 29.5, on the written application of a Pensioner or Reversionary Beneficiary (or their personal representative) the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT** the commuted amount cannot exceed the benefit payable before the commutation and the Pension can only be commuted:
  - (i) within 6 months of the commencement date of the Pension; or
  - (ii) by payment on the death of the Pensioner or a Reversionary Beneficiary to a Reversionary Beneficiary or the estate of the Pensioner or Reversionary Beneficiary if there is no Reversionary Beneficiary; or
  - (iii) otherwise as allowed by the Relevant Requirements.

#### **28.4 Lifetime Pension (Regulation 1.06(2))**

The terms of payment of the Pension must comply with Regulation 1.06(2) and any other provisions of the Relevant Requirements that relate to the Pension. The following conditions apply to the payment of the Pension to the extent they are not inconsistent with Regulation 1.06(2) and the Relevant Requirements:

- (a) the Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account;
- (b) the Pension must be paid at least annually;
- (c) the Pension does not have a residual capital value;
- (d) the Pension must be payable for the life of the Pensioner and if there is a Reversionary Beneficiary:
  - (i) for the life of the Reversionary Beneficiary; or
  - (ii) if the Reversionary Beneficiary is a child of the Pensioner or a former Reversionary Beneficiary, at least until his or her 16th birthday; or
  - (iii) if the Reversionary Beneficiary is a child of the Pensioner or a former Reversionary Beneficiary and is a full-time student at his or her 16th birthday, at least until the end of his or her full-time studies or 25th birthday (whichever occurs sooner) ;
- (e) the size of Pension payments (not including commutations) in a year:
  - (i) are fixed;
  - (ii) can only be varied as permitted by the Relevant Requirements and this Deed; and
  - (iii) must not be less than the Pension payments in the previous year;
- (f) the reversionary component (if any) must not be greater than the benefit payable before the reversion;
- (g) the Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner or on the death of a Reversionary Beneficiary, except as permitted under the Relevant Requirements;

(h) the capital value of the Pension and the income from the Pension cannot be used as security for a borrowing; and

(i) subject to Clause 29.5, on the written application of a Pensioner or Reversionary Beneficiary (or their personal representative) the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT** the commuted amount cannot exceed the benefit payable before the commutation and the Pension can only be commuted:

(i) within 6 months of the commencement date of the Pension; or

(ii) within 10 years of the commencement date of the Pension by a Reversionary Beneficiary on the death of the Pensioner; or

(iii) otherwise as allowed by the Relevant Requirements.

### **28.5 Reduction of Pension Payments**

Despite any other provision of this Deed and subject to the Relevant Requirements, the Trustee may reduce the payments for any Pension by any amount it considers reasonable in consultation with an Actuary.

### **28.6 "Life Expectancy"**

For the purposes of this clause 28, "life expectancy" has the same meaning as in Regulation 1.03 (1) of the SIS Regulations.

## **29. GENERAL PENSION PAYMENT CONDITIONS**

### **29.1 Pension Account Limitation**

Where a Pension is payable to or in respect of a Member or where the Trustee purchases an Annuity on behalf of a Member the total instalments of the Pension or the total purchase price of the Annuity must not exceed the amount standing to the credit of the Accumulation Account or Pension Account of the Member or Pensioner at the relevant time.

### **29.2 Pension Increase**

Any Pension payable under this Deed must, if required by the Relevant Requirements and agreed to by the Trustee, be increased from time to time by an amount the Trustee in its absolute discretion considers appropriate to compensate the Pensioner for cost of living increases **PROVIDED** that any increase must be at least the minimum required by the Relevant Requirements.

### **29.3 Reversionary Pension**

After the death of a Pensioner or Reversionary Beneficiary who was at the time of death still in receipt of a Pension, the Trustee may pay to the Reversionary Beneficiary a Pension as allowed by the Relevant Requirements.

### **29.4 Death of Pensioner**

If a Pensioner or a Reversionary Beneficiary dies while there is still an amount standing to the credit of the Pension Account and where no Reversionary Beneficiary has been nominated, the Trustee must deal with the balance of the Pension Account in accordance with Clause 31.

### **29.5 Conditions of Commutation**

On the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT**:

(a) the commutation is permitted by the Relevant Requirements and this Deed;

(b) where any amount remains in the Fund after the entitlement of all Pensioners and Reversionary Beneficiaries have been paid out that amount shall be dealt with as though it were a forfeited benefit; and

(c) the Trustee is satisfied the commutation would not materially disadvantage the Employers or the remaining Members, Pensioners or Reversionary Beneficiaries.

### **29.6 Adjustment of Pension following the Commutation**

Following the commutation of a part of a Pension the Trustee shall reduce the total amount of the instalments of any Pension payable to the Pensioner by any amount it considers appropriate.

## **30. TRANSFER IN SPECIE**

### **30.1 Transfer of Investments**

The Trustee may with the consent of a Member or the Dependants of a Member to whom a Benefit is payable transfer investments of the Fund of equivalent value instead of paying the whole or part of the amount otherwise payable.

### **30.2 No Beneficial Interest**

With the exception of the provisions of this Clause and sub-clause 15(e), no Member or Beneficiary has or may acquire any beneficial or other interest in specific assets of the Fund.

## **31. PAYMENT OF BENEFITS ON DEATH**

### **31.1 Benefit payable on the death of a Member leaving Dependants**

Subject to Clause 31.2 and Clause 28, on the death of a Member, former Member or Beneficiary leaving Dependants, the Trustee may pay or apply any Benefit to or for the benefit of the relevant Nominated Dependant either as a lump sum or a pension or a combination of the two. If there is no Nominated Dependant or the Trustee considers it is inappropriate or inequitable to pay the Nominated Dependant, the Trustee may pay or apply the Benefit to the legal personal representative of the deceased or to or for the benefit of any of the former Member's Dependants in whatever proportions the Trustee may in its discretion determine.

### **31.2 Binding nominations of Dependants**

Despite any provision in this Deed to the contrary, if the Trustee has received from a Member or former Member ("the nominator") a document ("the nomination") which:

- (a) is signed by the nominator;
- (b) specifies that a Benefit is to be paid to one or more Nominated Dependants or the legal personal representative of the Member;
- (c) states the nomination is binding on the Trustee; and
- (d) complies with Regulation 6.17A of the Relevant Requirements,

then the Trustee must pay a Benefit payable on the death of the nominator in accordance with the nomination unless:

- the Trustee has received a written revocation before the death of the nominator;
- the Trustee is not required under the Relevant Requirements to pay the Benefit in accordance with the nomination;
- the Nominated Beneficiary has died before the date of payment; or
- the Trustee considers it would be in breach of the Relevant Requirements if it pays the Benefit in accordance with the nomination.

### **31.3 Benefit payable on the death of a Member leaving no Dependants**

If a Member or former Member dies and the Trustee cannot locate any surviving Dependants after reasonable enquiries, the Trustee must pay the Benefit to the legal personal representative of the deceased. If the Trustee cannot locate a legal personal representative of the deceased after reasonable enquiries, the Trustee may pay the Benefit to any individuals the Trustee considers reasonable in whatever shares the Trustee determines.

## **32. PAYMENT OF BENEFITS**

### **32.1 Payment to Others on Behalf of Beneficiaries**

When any Beneficiary is under 18 or when in the opinion of the Trustee it would be in the best interests of the Beneficiary, the Trustee may pay all or part of any Benefit to any other person for application on behalf of the Beneficiary and the receipt of the person to whom the Benefit is paid is a complete discharge to the Trustee. The Trustee is not required to see to the application of the Benefit so paid.

### **32.2 Restrictions on Payment of Benefits**

(a) Benefits may be paid when and to the extent that the Trustee is permitted to pay them under the Relevant Requirements and must be paid when and to the extent that the Trustee is required to pay them under the Relevant Requirements.

(b) A Member is only entitled to the Member's Preserved Payment Benefits or Restricted Non-Preserved Benefits if the Member has satisfied a Condition of Release.

(c) Subject to the provisions of this clause and the Relevant Requirements, benefits may be cashed in any one or more of the following ways:

- (i) one or more lump sums;
- (ii) one or more pensions; and/or
- (iii) the purchase of one or more annuities.

## **33. PAYMENT OF TAXATION**

### **33.1 Tax on Benefits**

The Trustee may deduct from any Benefit any Taxation required to be deducted or which the Trustee considers should be deducted from it.

### **33.2 Tax on Contributions**

The Trustee may deduct any Taxation payable in relation to a Contribution prior to the Contribution being credited to an Accumulation Account.

## **34. POLICIES OF ASSURANCE**

### **34.1 Trustee may effect Policy**

The Trustee may effect separate Policies and may secure the Benefit of a Member by means of an individual Policies or group Policies providing any benefits the Trustee considers appropriate.

### **34.2 No Responsibility**

The Trustee is not responsible or liable to the Member, the Member's legal personal representative or the Dependants of the Member if the Trustee does not take out a Policy or if there are no or insufficient proceeds payable under a Policy.

### **34.3 Unallocated Policies**

If the Trustee resolves not to credit the proceeds from a Policy to the Accumulation Account for the Member covered by the Policy then any proceeds under the Policy must be credited to the Income Account.

## **35. PARTICIPATING EMPLOYERS**

### **35.1 Admission**

If:

- any employer is admitted as an Employer by the Trustee; or
- makes a Contribution to the Fund with the consent of the Trustee,



then the Employer will become a participating Employer subject to the terms and conditions of this Deed and any special conditions agreed between the Trustee and the Employer.

(a) The Trustee and an Employer may agree (on the admission of the Employer or at any other time) that the Employer will pay or reimburse the Trustee for any expenses of the Fund including fees payable to service providers or consultants and premiums payable on any Policy.

(b) If an Employer ceases to employ any Members, the Employer may resign as an Employer by notice in writing to the Trustee.

#### **36. CESSATION OF EMPLOYER CONTRIBUTIONS**

Where an Employer has terminated its Contributions to the Fund, the Trustee shall continue to hold the interests of the Member and shall deal with those interests in accordance with the provisions of this Deed.

#### **37. CONTRIBUTIONS BY MEMBERS**

Where an Employer of a Member has terminated its Contributions in respect of that Member any other person may, with the consent of the Trustee, continue to make Contributions to the Fund in respect of that Member.

#### **38. PROVISION FOR MEMBERS ON TERMINATION OF CONTRIBUTIONS**

Although an Employer may cease making Contributions the Trustee will continue to hold all Benefits or pay out Benefits to Members, Beneficiaries or Dependants in accordance with the provisions of the Deed.

#### **39. RECONSTRUCTION OR AMALGAMATION OF AN EMPLOYER**

If an Employer is reconstructed, ceases to carry on business, goes into liquidation for the purpose of reconstruction or is merged or amalgamated with another employer the Trustee may:

- enter into a deed of adoption with its successor as an Employer; or
- transfer some or all of the assets of the Fund to a Complying Superannuation Fund conducted by a new employer; or
- allow the Members who were employed by the Employer to continue as Members.

#### **40. VARIATION OF TRUST DEED**

##### **40.1 Variation**

The provisions of this Deed may be amended by the Trustee by Deed, oral declaration or written resolution of the Trustee.

##### **40.2 Notice**

The Trustee must as soon as practicable advise the Members of the nature and purpose of the amendment and the effect (if any) on their entitlements.

##### **40.3 Variation must not reduce Benefits**

Despite anything to the contrary in this Deed, the Trustee must not amend the Deed in a way which would reduce the accrued benefits of any Member except in circumstances where the variation would not result in any breach of the Relevant Requirements.

##### **40.4 Limitation on Variations**

If at any time the Fund is a Regulated Fund this Deed must not be amended in any way which is prohibited by the Relevant Requirements.

#### **41. WINDING UP OF FUND**

##### **41.1 Election to Terminate**

The Trustee may elect to wind up the Fund at a certain date (the "Termination Date") if:

- there are no further Members remaining in the Fund; or

- the Trustee determines for any reason that the Fund should be wound up.

#### **41.2 Procedure on Winding Up of Fund**

Where the Fund is to be wound up the Trustee shall:

- give written notice to each Employer and Member of the Termination Date;
- arrange to pay or transfer Benefits to Members, former Members and Beneficiaries, after deducting the costs of administering and winding up the Fund.

#### **41.3 Exhaustion of Fund**

The Trustee shall pay Benefits in the following order to the extent that the assets of the Fund permit:

- (a) Benefits to which Members, former Members or their Dependants are entitled at the Termination Date;
- (b) the provision of additional Benefits to Members, former Members and their Dependants as the Trustee in its absolute discretion considers appropriate;
- (c) payment to any of the Employers (if any) as have made Contributions to the Fund as the Trustee in its absolute discretion considers appropriate **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with prior to the payment being made.

#### **41.4 Duration**

Unless previously terminated the trusts constituted by this Deed continue for a period of 80 years or any longer period allowed by law.

### **- DIVISION B -**

## **42. MEMBERSHIP CLASSIFICATION**

### **42.1 Classes of Membership**

Until the Trustee otherwise resolves, there are four classes of Membership:

- “A” Membership Class
- “B” Membership Class
- “C” Membership Class
- “D” Membership Class

The Trustee may create other Membership Classes.

### **42.2 Initial Membership**

When admitting a person to Membership the Trustee must designate that person's class of Membership.

### **42.3 Reclassification**

A Member may be admitted to any other Class at any time provided the balance in the Member's Accumulation Accounts at the date of reclassification is retained as an entitlement of the Member.

### **42.4 Transfer of Accumulation Account**

Upon the reclassification of a Member the Trustee may transfer all or any of the Member's other Accumulation Accounts to the new Membership Class.

### **42.5 Designation of Class**

If a Member is reclassified but remains a Member of more than one Class then, when any Contribution is made in respect of the Member, the contributor may designate the Class to which the Contribution (and future Contributions) is attributable. If the contributor does not, the Trustee may determine to which class the Contributions are credited.

#### **43. BENEFITS**

Benefits will be payable to or in respect of a Member in the circumstances specified in clauses 44 to 47. However, the Trustee may also pay Benefits to a Member in other circumstances permitted by the Relevant Requirements.

#### **44. RETIREMENT**

##### **44.1 Benefit**

At any time after a Member of any Class:

- (a) reaches the Normal Retirement Age; or
- (b) satisfies the conditions in the Relevant Requirements for the payment of Benefits even if the Member continues in employment,

then the Member's Benefit shall be the amount standing to the credit of the Accumulation Accounts of the Member, and it must be applied to provide a Pension or purchase an Annuity for the Member in accordance with the provisions of Clauses 27, 28 and 29.

If the Member is a D Class Member, the Trustee may pay the Member the proportion of the balance in the D Class Accumulation Account as the trustee determines.

##### **44.2 Commutation of Benefit**

Where a Member of any Class is eligible for payment of a Benefit in accordance with sub-clause (a) above and wishes to have the Benefit payable as a Lump Sum, the Member may apply to have the Benefit commuted to a lump sum in accordance with clause 29.

#### **45. DISABLEMENT**

##### **45.1 Total and Permanent Disablement**

If, in the opinion of the Trustee, a Member becomes Totally and Permanently Disabled then the Trustee must pay the Member a Benefit which must be applied to provide a Pension or by the purchase of an Annuity for the Member in accordance with the provisions of clauses 27, 28 and 29:

##### **(a) "A" Class Membership**

The full amount standing to the credit of the Member's "A" Class Accumulation Account as at the date of payment.

##### **(b) "B" Class Membership**

In respect of a Member's "B" Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the "B" Class Accumulation Account as the Trustee may in its absolute discretion determine.

##### **(c) "C" Class Membership**

In respect of a Member's "C" Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage set out in Schedule D of the balance of the Member's "C" Class Accumulation Account as at the date of payment; and
- any further portion of the balance of the Member's "C" Class Accumulation Account as the Trustee may in its absolute discretion determine.

**(d) "D" Class Membership**

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

**45.2 Commutation of Benefit**

Where a Member of any Class is eligible for payment of a Benefit in accordance with sub-clause (a) above and wishes to have the Benefit payable as a Lump Sum, the Member may apply to have the Benefit commuted to a lump sum in accordance with clause 29.

**45.3 Temporary Total Disablement**

If the Trustee receives an income Benefit under a Policy effected in respect of temporary total disablement of the Member then the Trustee must pay to the Member (to the extent permitted by the Relevant Requirements) an income Benefit equal to the amount payable to the Trustee under the Policy and in the manner specified in the Policy.

**46. EARLY RETIREMENT FROM GAINFUL EMPLOYMENT**

At any time after a Member retires from Gainful Employment prior to the Normal Retirement Age for any reason other than death or Total and Permanent Disablement the Trustee must pay to the Member the following amounts:

**46.1 "A" Class Membership**

The full amount standing to the credit of the Member's "A" Class Accumulation Account.

**46.2 "B" Class Membership**

In respect of a Member's "B" Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the Member's "B" Class Accumulation Account as the Trustee may in its absolute discretion determine.

**46.3 "C" Class Membership**

In respect of a Member's "C" Class Accumulation Account a Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage set out in Schedule D of the balance of the Member's "C" Class Accumulation Account as at the date of payment ; and
- any further portion of the balance of the Member's "C" Class Accumulation Account as the Trustee may in its absolute discretion determine.

**46.4 "D" Class Membership**

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

**47. DEATH**

47.1 On the death of a Member the Trustee must pay the following amounts in accordance with the provisions of this Deed:

**(a) "A" Class Membership**

The full amount standing to the credit of the Member's "A" Class Accumulation Account as at the date of payment.

**(b) "B" Class Membership**

A Benefit equal to the total of the following amounts:

- the Member's Vested Benefit; and
- any further portion of the balance of the "B" Class Accumulation Account as the Trustee may determine.

**(c) "C" Class Membership**

A Benefit equal to the total of the following amounts:

- the Member's Vested Benefit;
- an amount equivalent to the percentage in Schedule D of the balance of the Member's "C" Class Accumulation Account as at the date of payment; and
- any further portion of the balance of the Member's "C" Class Accumulation Account as the Trustee may in its absolute discretion determine.

**(d) "D" Class Membership**

In respect of a D Class Member, a Benefit that is the proportion of the D Class Accumulation Account as the Trustee determines.

**47.2 Additional Payment**

In addition to the amounts determined under Clause 47.1 the Trustee may also pay an additional amount equal to the Section 279D Benefit, where the Trustee is satisfied that the Trustee will be entitled to claim a deduction under section 279D of the Tax Act.

**48. INCREASES TO BENEFITS**

In circumstances where a Member ceases to be a Member of the Fund, the Trustee may take into account the Member's interest in the Reserve Account (if any) in determining whether any amount should be transferred from the Reserve Account to the Member's Accumulation Account for purposes of the payment of a Benefit.

**49. RETENTION OF BENEFIT IN FUND**

Where a person does not require Benefits to be immediately paid, the Trustee may retain all or any part of any Benefit until:

- the person requests that it be paid;
- the Member dies;
- the Trustee is required to pay it under the Relevant Requirements; or
- the Trustee decides to pay it.

**50. TRUSTEE DISCRETION - D CLASS MEMBER**

In determining what amount should be paid or allocated from the D Class Accumulation Account to or in respect of a Member under clause 44, 45, 46 or 47, the Trustee must determine an amount which it considers to be fair and equitable having regard to matters such as:

- the Member's period of service;
- other retirement and superannuation benefits payable to or in respect of the Member; and
- the financial circumstances of the Member and the Member's dependants.

**EXECUTED** as a Deed

**SIGNED SEALED AND DELIVERED**  
by **LYLE COOPER**  
as Trustee in the presence of:

)  
)  
)

.....  
(sign)

.....  
Witness (sign)

**SIGNED SEALED AND DELIVERED**  
by **MARGARET DORIS COOPER**  
as Trustee in the presence of:

)  
)  
)

.....  
(sign)

.....  
Witness (sign)

**SCHEDULE A**

DATE OF DEED:           The           day of           200

TRUSTEE:                LYLE COOPER AND MARGARET DORIS COOPER

NAME OF FUND:         THE L & MD COOPER SUPERANNUATION FUND

S2/02

- 31 -  
**SCHEDULE B**  
**APPLICATION FOR MEMBERSHIP**  
**CONFIDENTIAL**

TO: THE TRUSTEE, THE L & MD COOPER SUPERANNUATION FUND

I, \_\_\_\_\_, apply for membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
- (b) I will notify the Trustee if at any time I cease to be Gainfully Employed as defined in the Trust Deed.
- (c) I consent to the Trustee acting as Trustee of the Fund.
- (d) I declare that the information in this Application is accurate in every respect.

**APPLICATION DETAILS**

Name:

Address:

Occupation:

Date of Birth:

Membership Class: \_\_\_\_\_

Tax File Number: \_\_\_\_\_

NOTE: Your Tax File Number ("TFN") is confidential. Before you provide it, you must be told:

1. Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.
2. If you provide your TFN, it will only be used for legal purposes, which currently include:
  - finding or identifying your superannuation benefits;
  - calculating tax on eligible termination payments; and
  - providing information to the Commissioner of Taxation.
 These purposes may change in the future as a result of legislative change.
3. It is not an offence not to provide your TFN. If you do not:
  - you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
  - it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.
 The consequences of not providing your TFN may change in the future as a result of legislative change.

4. If you provide your TFN, the trustee may provide it to:
  - the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
  - the Commissioner of Taxation,
 but otherwise it will be treated as confidential.

**NOMINATED DEPENDANT(S)**

I nominate the following persons as my Nominated Dependants:

SURNAME(S)	GIVEN NAME(S)	RELATIONSHIP	% OF BENEFIT

DATED

200

Signature .....



**SCHEDULE C  
PARTICIPATING EMPLOYERS ADMITTED TO FUND  
PURSUANT TO CLAUSE 35**

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NAMES OF PARTICIPATING EMPLOYERS	DATE OF ADMISSION	EXECUTION OF PARTICIPATING EMPLOYERS
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**SCHEDULE D  
PERCENTAGE VESTING SCHEDULE**

No. of Years Completed as a Member of the Fund		Percentage Balance of Member's Accumulation Account
at least	less than	
0	1	10%
1	2	20%
2	3	30%
3	4	40%
4	5	50%
5	6	60%
6	7	70%
7	8	80%
8	9	90%
9	10	100%

DMH1096571 71315v1

# C - Other Documents

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

## Supporting Documents

- 2022 BGL General Ledger.pdf
- 2022 Trustee Minutes.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

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Dividends Received (23900)</b>					
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
30/09/2021	EXTERNAL DIV Bendigo TRANSFER [System Matched Income Data]			795.00	795.00 CR
				<b>795.00</b>	<b>795.00 CR</b>
<u>Challenger Limited (CGF.AX)</u>					
22/09/2021	EXTERNAL DIV CHALLENGER LID T [System Matched Income Data]			315.00	315.00 CR
				<b>315.00</b>	<b>315.00 CR</b>
<u>Fortescue Metals Group Ltd (FMG.AX)</u>					
30/09/2021	EXTERNAL DIV FMG DIVIDEND TRA [System Matched Income Data]			2,110.00	2,110.00 CR
				<b>2,110.00</b>	<b>2,110.00 CR</b>
<u>ioof Holdings Limited (IFL.AX)</u>					
22/09/2021	EXTERNAL DIV IOOF DIVIDEND TR [System Matched Income Data]			690.00	690.00 CR
				<b>690.00</b>	<b>690.00 CR</b>
<u>Incitec Pivot Limited (IPL.AX)</u>					
02/07/2021	EXTERNAL DIV IPL ITM DIV TRAN [System Matched Income Data]			100.00	100.00 CR
				<b>100.00</b>	<b>100.00 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
27/08/2021	15938778 Sold 1000 WES @ 62.0100 (WES.AX)		2,055.12		2,055.12 DR
21/09/2021	16261644 Sold 263 AKN @ 0.1750 (AKN.AX)		1,788.97		3,844.09 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (AKN.AX)			1,785.86	2,058.23 DR
21/09/2021	16262183 Sold 3000 BOQ @ 8.9600 (BOQ.AX)		1,254.96		3,313.19 DR
21/09/2021	16266648 Sold 3000 CGF @ 6.0000 (CGF.AX)		2,898.65		6,211.84 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (CGF.AX)			4,650.65	1,561.19 DR
21/09/2021	16266719 Sold 500 CBA @ 99.7852 (CBA.AX)		477.55		2,038.74 DR
21/09/2021	16266802 Sold 1500 CR9 @ 0.0480 (CR9.AX)		4,637.00		6,675.74 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (CR9.AX)			4,630.50	2,045.24 DR
21/09/2021	16266886 Sold 146963 DRE @ 0.0373 (DRE.AX)			2,620.28	575.04 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (DRE.AX)		670.76		95.72 DR
21/09/2021	16266990 Sold 1000 FMG @ 14.9100 (FMG.AX)		9,564.34		9,660.06 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (FMG.AX)			1,119.43	8,540.63 DR
21/09/2021	16267319 Sold 3000 SUN @ 12.4400 (SUN.AX)		487.59		9,028.22 DR
21/09/2021	16267223 Sold 12000 SCI @ 0.0360 (SCI.AX)		660.90		9,689.12 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (SCI.AX)			783.00	8,906.12 DR
21/09/2021	16267139 Sold 700 MEZ @ 5.0100 (MEZ.AX)		1,804.80		10,710.92 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021 (MEZ.AX)			1,836.90	8,874.02 DR
21/09/2021	16267066 Sold 6000 IFL @ 4.0773 (IFL.AX)		4,071.46		12,945.48 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/09/2021	16261953 Sold 3000 BEN @ 9.0901 (BEN.AX)		2,897.66		15,843.14 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.047000 (System Price) - 26.000000 Units on hand (FCT.AX)		0.50		15,843.64 DR
			<b>33,270.26</b>	<b>17,426.62</b>	<b>15,843.64 DR</b>
<b>Interest Received (25000)</b>					
<u>RACQ - Acc 1360293 (CRU1360293)</u>					
01/07/2021	Interest			0.22	0.22 CR
01/08/2021	Interest			0.20	0.42 CR
01/09/2021	Interest			0.18	0.60 CR
01/10/2021	Interest			0.15	0.75 CR
01/11/2021	Interest			0.12	0.87 CR
01/12/2021	Interest			0.10	0.97 CR
01/01/2022	Interest			0.07	1.04 CR
01/02/2022	Interest			0.17	1.21 CR
01/03/2022	Interest			0.14	1.35 CR
01/04/2022	Interest			0.13	1.48 CR
01/05/2022	Interest			0.11	1.59 CR
01/06/2022	Interest			0.97	2.56 CR
				<b>2.56</b>	<b>2.56 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
31/01/2022	Online Banking Senrico Pty Ltd		3,500.00		3,500.00 DR
			<b>3,500.00</b>		<b>3,500.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
01/03/2022	Direct Credit Ato 012721 AT0002000016245207		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
25/02/2022	Online Banking Super Audits L&md Cooper Super		330.00		330.00 DR
			<b>330.00</b>		<b>330.00 DR</b>
<b>Pensions Paid (41600)</b>					
<u>(Pensions Paid) Cooper, Lyle - Pension (Pension) (COOLYL00001P)</u>					
01/07/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		1,500.00 DR
01/08/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		3,000.00 DR
01/09/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		4,500.00 DR
01/10/2021	Transfer to 064174 10279052 Pension		1,500.00		6,000.00 DR
01/11/2021	Transfer to 064174 10279052 Pension		1,500.00		7,500.00 DR
01/12/2021	Transfer to 064174 10279052 Pension		1,500.00		9,000.00 DR
01/01/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		10,500.00 DR
01/02/2022	Transfer to 5417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		12,000.00 DR
01/03/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		13,500.00 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/04/2022	Transfer to 064174 10279052 Pension		1,500.00		15,000.00 DR
01/05/2022	Transfer to 064174 10279052 Pension		1,500.00		16,500.00 DR
01/06/2022	Transfer to 064174 10279052 Pension		1,500.00		18,000.00 DR
			<b>18,000.00</b>		<b>18,000.00 DR</b>
<u>(Pensions Paid) Cooper, Margaret Doris - Pension (Pension) (COOMAR00001P)</u>					
01/07/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		1,500.00 DR
01/08/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		3,000.00 DR
01/09/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		4,500.00 DR
01/10/2021	Transfer to 064174 10279052 Pension		1,500.00		6,000.00 DR
01/11/2021	Transfer to 064174 10279052 Pension		1,500.00		7,500.00 DR
01/12/2021	Transfer to 064174 10279052 Pension		1,500.00		9,000.00 DR
01/01/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		10,500.00 DR
01/02/2022	Transfer to 5417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		12,000.00 DR
01/03/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]		1,500.00		13,500.00 DR
01/04/2022	Transfer to 064174 10279052 Pension		1,500.00		15,000.00 DR
01/05/2022	Transfer to 064174 10279052 Pension		1,500.00		16,500.00 DR
01/06/2022	Transfer to 064174 10279052 Pension		1,500.00		18,000.00 DR
			<b>18,000.00</b>		<b>18,000.00 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			1,718.57	1,718.57 CR
				<b>1,718.57</b>	<b>1,718.57 CR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2021	System Member Journals			1,500.00	1,500.00 CR
01/07/2021	System Member Journals			1,500.00	3,000.00 CR
01/08/2021	System Member Journals			1,500.00	4,500.00 CR
01/08/2021	System Member Journals			1,500.00	6,000.00 CR
01/09/2021	System Member Journals			1,500.00	7,500.00 CR
01/09/2021	System Member Journals			1,500.00	9,000.00 CR
01/10/2021	System Member Journals			1,500.00	10,500.00 CR
01/10/2021	System Member Journals			1,500.00	12,000.00 CR
01/11/2021	System Member Journals			1,500.00	13,500.00 CR
01/11/2021	System Member Journals			1,500.00	15,000.00 CR
01/12/2021	System Member Journals			1,500.00	16,500.00 CR
01/12/2021	System Member Journals			1,500.00	18,000.00 CR
01/01/2022	System Member Journals			1,500.00	19,500.00 CR
01/01/2022	System Member Journals			1,500.00	21,000.00 CR
01/02/2022	System Member Journals			1,500.00	22,500.00 CR
01/02/2022	System Member Journals			1,500.00	24,000.00 CR
01/03/2022	System Member Journals			1,500.00	25,500.00 CR
01/03/2022	System Member Journals			1,500.00	27,000.00 CR
01/04/2022	System Member Journals			1,500.00	28,500.00 CR
01/04/2022	System Member Journals			1,500.00	30,000.00 CR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/05/2022	System Member Journals			1,500.00	31,500.00 CR
01/05/2022	System Member Journals			1,500.00	33,000.00 CR
01/06/2022	System Member Journals			1,500.00	34,500.00 CR
01/06/2022	System Member Journals			1,500.00	36,000.00 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			7,815.09	43,815.09 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			6,386.42	50,201.51 CR
				<b>50,201.51</b>	<b>50,201.51 CR</b>
<b>Opening Balance (50010)</b>					
<u>(Opening Balance) Cooper, Lyle - Pension (Pension) (COOLYL00001P)</u>					
01/07/2021	Opening Balance				238,266.54 CR
01/07/2021	Close Period Journal			12,476.70	250,743.24 CR
				<b>12,476.70</b>	<b>250,743.24 CR</b>
<u>(Opening Balance) Cooper, Margaret Doris - Pension (Pension) (COOMAR00001P)</u>					
01/07/2021	Opening Balance				199,694.44 CR
01/07/2021	Close Period Journal			6,965.73	206,660.17 CR
				<b>6,965.73</b>	<b>206,660.17 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Cooper, Lyle - Pension (Pension) (COOLYL00001P)</u>					
01/07/2021	Opening Balance				30,476.70 CR
01/07/2021	Close Period Journal		30,476.70		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		7,815.09		7,815.09 DR
			<b>38,291.79</b>		<b>7,815.09 DR</b>
<u>(Share of Profit/(Loss)) Cooper, Margaret Doris - Pension (Pension) (COOMAR00001P)</u>					
01/07/2021	Opening Balance				24,965.73 CR
01/07/2021	Close Period Journal		24,965.73		0.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		6,386.42		6,386.42 DR
			<b>31,352.15</b>		<b>6,386.42 DR</b>
<b>Pensions Paid (54160)</b>					
<u>(Pensions Paid) Cooper, Lyle - Pension (Pension) (COOLYL00001P)</u>					
01/07/2021	Opening Balance				18,000.00 DR
01/07/2021	Close Period Journal			18,000.00	0.00 DR
01/07/2021	System Member Journals		1,500.00		1,500.00 DR
01/08/2021	System Member Journals		1,500.00		3,000.00 DR
01/09/2021	System Member Journals		1,500.00		4,500.00 DR
01/10/2021	System Member Journals		1,500.00		6,000.00 DR
01/11/2021	System Member Journals		1,500.00		7,500.00 DR
01/12/2021	System Member Journals		1,500.00		9,000.00 DR
01/01/2022	System Member Journals		1,500.00		10,500.00 DR
01/02/2022	System Member Journals		1,500.00		12,000.00 DR
01/03/2022	System Member Journals		1,500.00		13,500.00 DR
01/04/2022	System Member Journals		1,500.00		15,000.00 DR
01/05/2022	System Member Journals		1,500.00		16,500.00 DR
01/06/2022	System Member Journals		1,500.00		18,000.00 DR
			<b>18,000.00</b>	<b>18,000.00</b>	<b>18,000.00 DR</b>

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Pensions Paid) Cooper, Margaret Doris - Pension (Pension) (COOMAR00001P)</u>					
01/07/2021	Opening Balance				18,000.00 DR
01/07/2021	Close Period Journal			18,000.00	0.00 DR
01/07/2021	System Member Journals		1,500.00		1,500.00 DR
01/08/2021	System Member Journals		1,500.00		3,000.00 DR
01/09/2021	System Member Journals		1,500.00		4,500.00 DR
01/10/2021	System Member Journals		1,500.00		6,000.00 DR
01/11/2021	System Member Journals		1,500.00		7,500.00 DR
01/12/2021	System Member Journals		1,500.00		9,000.00 DR
01/01/2022	System Member Journals		1,500.00		10,500.00 DR
01/02/2022	System Member Journals		1,500.00		12,000.00 DR
01/03/2022	System Member Journals		1,500.00		13,500.00 DR
01/04/2022	System Member Journals		1,500.00		15,000.00 DR
01/05/2022	System Member Journals		1,500.00		16,500.00 DR
01/06/2022	System Member Journals		1,500.00		18,000.00 DR
			<b>18,000.00</b>	<b>18,000.00</b>	<b>18,000.00 DR</b>
<b>Bank Accounts (60400)</b>					
<u>CMCMarketsTrading ACC (470449)</u>					
26/08/2021	15919221 Bght 1000 WES @ 63.9392			64,003.11	64,003.11 CR
26/08/2021	15919261 Bght 500 CBA @ 100.5400			50,320.27	114,323.38 CR
26/08/2021	15919311 Bght 3000 BEN @ 10.0368			30,140.65	144,464.03 CR
26/08/2021	15919341 Bght 3000 BOQ @ 9.3600			28,108.08	172,572.11 CR
27/08/2021	15938778 Sold 1000 WES @ 62.0100		61,947.99		110,624.12 CR
30/08/2021	14991851 Wdl ANZA CASH ACTIVE 014-936 112328457 15919341 [Bight 3000 BOQ 3 9.360015919341]		28,108.08		82,516.04 CR
30/08/2021	14991852 Wdl ANZA CASH ACTIVE 014-936 112328457 15919311 [Bght 3000 BEN e 10.0368 15919311]		30,140.65		52,375.39 CR
30/08/2021	14991853 Wdl ANZA CASH ACTIVE 014-936 112328457 15919261 [Bght 500 CBA o 100.5400 15919261]		50,320.27		2,055.12 CR
30/08/2021	14991854 Wdl ANZA CASH ACTIVE 014-936 112328457 15919221 [Bght 1000 WES @ 63.9392 15919221]		64,003.11		61,947.99 DR
31/08/2021	11387753 Dep ANZA CASH ACTIVE 014-936 112328457 15938778 [Sold 1.000 WES @ 62.0100 15938778]			61,947.99	0.00 DR
02/09/2021	16013167 Bght 3000 SUN @ 12.5800			37,777.74	37,777.74 CR
02/09/2021	16013211 Bght 6000 IFL @ 4.7478			28,515.48	66,293.22 CR
06/09/2021	15070701 Wdl ANZA CASH ACTIVE 014-936 112328457 16013211 [Dight 5000 IFL o 4.7478 16013211]		28,515.48		37,777.74 CR
06/09/2021	15070702 Wdl ANZA CASH ACTIVE 014-936 112328457 16013167 [Bight 3000 SUN @ 12.5800 16013167]		37,777.74		0.00 DR
21/09/2021	16261644 Sold 263 AKN @ 0.1750		35.03		35.03 DR
21/09/2021	16261953 Sold 3000 BEN @ 9.0901		27,242.99		27,278.02 DR
21/09/2021	16262183 Sold 3000 BOQ @ 8.9600		26,853.12		54,131.14 DR
21/09/2021	16266648 Sold 3000 CGF @ 6.0000		17,982.00		72,113.14 DR
21/09/2021	16266719 Sold 500 CBA @ 99.7852		49,842.72		121,955.86 DR
21/09/2021	16266802 Sold 1500 CR9 @ 0.0480		61.00		122,016.86 DR
21/09/2021	16266886 Sold 146963 DRE @ 0.0373		5,476.63		127,493.49 DR
21/09/2021	16266990 Sold 1000 FMG @ 14.9100		14,895.09		142,388.58 DR



# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/09/2021	16267066 Sold 6000 IFL @ 4.0773		24,444.02		166,832.60 DR
21/09/2021	16267139 Sold 700 MEZ @ 5.0100		3,497.10		170,329.70 DR
21/09/2021	16267223 Sold 12000 SCI @ 0.0360		422.10		170,751.80 DR
21/09/2021	16267319 Sold 3000 SUN @ 12.4400		37,290.15		208,041.95 DR
23/09/2021	11542679 Dep ANZA CASH ACTIVE 014-936 112328457 16262183 [Sold 3000 800 @ 8,9600 16262183]			26,853.12	181,188.83 DR
23/09/2021	11542680 Dep ANZA CASH ACTIVE 014-936 112328457 16267066 [Sold 6000 IFL a 4.0773 16267066]			24,444.02	156,744.81 DR
23/09/2021	11542681 Dep ANZA CASH ACTIVE 014-936 112328457 16266648 [Sold 3000 CGF @ 6.0000 16265648]			17,982.00	138,762.81 DR
23/09/2021	11542682 Dep ANZA CASH ACTIVE 014-936 112328457 16266990 [Sold 1000 FMQ @ 14.910C 16266960]			14,895.09	123,867.72 DR
23/09/2021	11542683 Dep ANZA CASH ACTIVE 014-936 112328457 16266886 [Sold 146963 DRE e 0.0373 16256886]			5,476.63	118,391.09 DR
23/09/2021	11542684 Dep ANZA CASH ACTIVE 014-936 112328457 16267139 [Sold 700 MEZ @ 5.0100 16207139]			3,497.10	114,893.99 DR
23/09/2021	11542685 Dep ANZA CASH ACTIVE 014-936 112328457 16267223 [Sold 12000 SCI @ 0.0360 16267223]			422.10	114,471.89 DR
23/09/2021	11542686 Dep ANZA CASH ACTIVE 014-936 112328457 16266802 [Sold 1500 CR9 e 0.0480 16255802]			61.00	114,410.89 DR
23/09/2021	11542687 Dep ANZA CASH ACTIVE 014-936 112328457 16261644 [Sold 263 AKN e 0.1750 16261844]			35.03	114,375.86 DR
23/09/2021	11542688 Dep ANZA CASH ACTIVE 014-936 112328457 16266719 [Sold 500 CBA (2 99.7852 16266719]			49,842.72	64,533.14 DR
23/09/2021	11542689 Dep ANZA CASH ACTIVE 014-936 112328457 16267319 [Sold 3000 SUN 0 12.4400 16267319]			37,290.15	27,242.99 DR
23/09/2021	11542690 Dep ANZA CASH ACTIVE 014-936 112328457 16261953 [Sold 3000 BCN an 9.0901 16261953]			27,242.99	0.00 DR
14/01/2022	16395172 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdi TRANSFER TO NOM AC]		25,000.00		25,000.00 DR
14/01/2022	12259218 DE: 514-179 1360293 [Direct Credit Cmc Markets Stoc 511749 19448931]			25,000.00	0.00 DR
22/06/2022	17904417 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdl TRANSFER 10 NOM AC]		350,000.00		350,000.00 DR
22/06/2022	13261921 DE: 514-179 1360293			350,000.00	0.00 DR
			<b>883,855.27</b>	<b>883,855.27</b>	<b>0.00 DR</b>
<b>ANZ Cash Active - CMC Markets (ANZCashActive)</b>					
01/07/2021	Opening Balance				386,875.23 DR
02/07/2021	EXTERNAL DIV IPL ITM DIV TRAN [System Matched Income Data]		100.00		386,975.23 DR
30/08/2021	14991854 Wdl ANZA CASH ACTIVE 014-936 112328457 15919221 [8ght 1000 WES @ 63.9392 15919221]			64,003.11	322,972.12 DR
30/08/2021	14991853 Wdl ANZA CASH ACTIVE 014-936 112328457 15919261 [8ght 500 CBA o 100.5400 15919261]			50,320.27	272,651.85 DR
30/08/2021	14991852 Wdl ANZA CASH ACTIVE 014-936 112328457 15919311 [Bght 3000 BEN e 10.0368 15919311]			30,140.65	242,511.20 DR
30/08/2021	14991851 Wdl ANZA CASH ACTIVE 014-936 112328457 15919341 [Bight 3000 BOQ 3 9.360015919341]			28,108.08	214,403.12 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/08/2021	11387753 Dep ANZA CASH ACTIVE 014-936 112328457 15938778 [Sold 1.000 WES @ 62.0100 15938778]		61,947.99		276,351.11 DR
06/09/2021	15070702 Wdl ANZA CASH ACTIVE 014-936 112328457 16013167 [Bight 3000 SUN @ 12.5800 16013167]			37,777.74	238,573.37 DR
06/09/2021	15070701 Wdl ANZA CASH ACTIVE 014-936 112328457 16013211 [Dight 5000 IFL 0 4.7478 16013211]			28,515.48	210,057.89 DR
22/09/2021	EXTERNAL DIV IOOF DIVIDEND TR [System Matched Income Data]		690.00		210,747.89 DR
22/09/2021	EXTERNAL DIV CHALLENGER LID T [System Matched Income Data]		315.00		211,062.89 DR
23/09/2021	11542690 Dep ANZA CASH ACTIVE 014-936 112328457 16261953 [Sold 3000 BCN an 9.0901 16261953]		27,242.99		238,305.88 DR
23/09/2021	11542689 Dep ANZA CASH ACTIVE 014-936 112328457 16267319 [Sold 3000 SUN 0 12.4400 16267319]		37,290.15		275,596.03 DR
23/09/2021	11542688 Dep ANZA CASH ACTIVE 014-936 112328457 16266719 [Sold 500 CBA (2 99.7852 16266719]		49,842.72		325,438.75 DR
23/09/2021	11542687 Dep ANZA CASH ACTIVE 014-936 112328457 16261644 [Sold 263 AKN e 0.1750 16261844]		35.03		325,473.78 DR
23/09/2021	11542686 Dep ANZA CASH ACTIVE 014-936 112328457 16266802 [Sold 1500 CR9 e 0.0480 16255802]		61.00		325,534.78 DR
23/09/2021	11542685 Dep ANZA CASH ACTIVE 014-936 112328457 16267223 [Sold 12000 SCI @ 0.0360 16267223]		422.10		325,956.88 DR
23/09/2021	11542684 Dep ANZA CASH ACTIVE 014-936 112328457 16267139 [Sold 700 MEZ @ 5.0100 16207139]		3,497.10		329,453.98 DR
23/09/2021	11542683 Dep ANZA CASH ACTIVE 014-936 112328457 16266886 [Sold 146963 DRE e 0.0373 16256886]		5,476.63		334,930.61 DR
23/09/2021	11542681 Dep ANZA CASH ACTIVE 014-936 112328457 16266648 [Sold 3000 CGF @ 6.0000 16265648]		17,982.00		352,912.61 DR
23/09/2021	11542680 Dep ANZA CASH ACTIVE 014-936 112328457 16267066 [Sold 6000 IFL a 4.0773 16267066]		24,444.02		377,356.63 DR
23/09/2021	11542679 Dep ANZA CASH ACTIVE 014-936 112328457 16262183 [Sold 3000 800 @ 8,9600 16262183]		26,853.12		404,209.75 DR
23/09/2021	11542682 Dep ANZA CASH ACTIVE 014-936 112328457 16266990 [Sold 1000 FMQ @ 14.910C 16266960]		14,895.09		419,104.84 DR
30/09/2021	EXTERNAL DIV FMG DIVIDEND TRA [System Matched Income Data]		2,110.00		421,214.84 DR
30/09/2021	EXTERNAL DIV Bendigo TRANSFER [System Matched Income Data]		795.00		422,009.84 DR
14/01/2022	16395172 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdl TRANSFER TO NOM AC]			25,000.00	397,009.84 DR
22/06/2022	17904417 Wdl ANZA CASH ACTIVE 014-936 112328457 TRANSFER TO NOM AC [Wdl TRANSFER 10 NOM AC]			350,000.00	47,009.84 DR
			<b>273,999.94</b>	<b>613,865.33</b>	<b>47,009.84 DR</b>
<b>RACQ - Acc 1360293 (CRU1360293)</b>					
01/07/2021	Opening Balance				27,240.53 DR
01/07/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	24,240.53 DR
01/07/2021	Interest		0.22		24,240.75 DR
13/07/2021	Foreign Chq \$19.28USD		14.65		24,255.40 DR
01/08/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	21,255.40 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/08/2021	Interest		0.20		21,255.60 DR
01/09/2021	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	18,255.60 DR
01/09/2021	Interest		0.18		18,255.78 DR
01/10/2021	Transfer to 064174 10279052 Pension			3,000.00	15,255.78 DR
01/10/2021	Interest		0.15		15,255.93 DR
01/11/2021	Transfer to 064174 10279052 Pension			3,000.00	12,255.93 DR
01/11/2021	Interest		0.12		12,256.05 DR
01/12/2021	Transfer to 064174 10279052 Pension			3,000.00	9,256.05 DR
01/12/2021	Interest		0.10		9,256.15 DR
01/01/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	6,256.15 DR
01/01/2022	Interest		0.07		6,256.22 DR
14/01/2022	12259218 DE: 514-179 1360293 [Direct Credit Cmc Markets Stoc 511749 19448931]		25,000.00		31,256.22 DR
31/01/2022	Online Banking Senrico Pty Ltd			3,500.00	27,756.22 DR
01/02/2022	Transfer to 5417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	24,756.22 DR
01/02/2022	Interest		0.17		24,756.39 DR
09/02/2022	Online Banking Lyle & Margaret Doris Cooper Boq Refund Payment			8,856.75	15,899.64 DR
25/02/2022	Online Banking Super Audits L&md Cooper Super			330.00	15,569.64 DR
01/03/2022	Transfer to 06417410279052 Pension [Transfer to 064174 10279052 Pension]			3,000.00	12,569.64 DR
01/03/2022	Direct Credit Ato 012721 AT0002000016245207		2,828.04		15,397.68 DR
01/03/2022	Interest		0.14		15,397.82 DR
30/03/2022	Dividend Rdc 255730 S00011071660		73.20		15,471.02 DR
31/03/2022	Dividend Mag Payment 077669 001276246610		1,800.00		17,271.02 DR
01/04/2022	Transfer to 064174 10279052 Pension			3,000.00	14,271.02 DR
01/04/2022	Interest		0.13		14,271.15 DR
01/05/2022	Transfer to 064174 10279052 Pension			3,000.00	11,271.15 DR
01/05/2022	Interest		0.11		11,271.26 DR
01/06/2022	Transfer to 064174 10279052 Pension			3,000.00	8,271.26 DR
01/06/2022	Interest		0.97		8,272.23 DR
22/06/2022	Direct Credit Cmc Markets Stoc 511749 21588940		350,000.00		358,272.23 DR
			<b>379,718.45</b>	<b>48,686.75</b>	<b>358,272.23 DR</b>
<b>RACQ - Acc 1360289 (QTMBAcc1360289)</b>					
01/07/2021	Opening Balance				0.04 DR
					<b>0.04 DR</b>
<b>Distributions Receivable (61800)</b>					
<b>Redcape Hotel Group (RDC.AX)</b>					
01/07/2021	Opening Balance				73.20 DR
30/03/2022	Dividend Rdc 255730 S00011071660			73.20	0.00 DR
				<b>73.20</b>	<b>0.00 DR</b>
<b>Sundry Debtors (68000)</b>					
<b>Sundry Debtors (68000)</b>					
01/07/2021	Opening Balance				1,814.65 DR
13/07/2021	Foreign Chq \$19.28USD			14.65	1,800.00 DR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/03/2022	Dividend Mag Payment 077669 001276246610			1,800.00	0.00 DR
				<b>1,814.65</b>	<b>0.00 DR</b>
<b>Shares in Listed Companies (Australian) (77600)</b>					
<u>Auking Mining Limited (AKN.AX)</u>					
01/07/2021	Opening Balance	263.00			38.14 DR
21/09/2021	16261644 Sold 263 AKN @ 0.1750	(263.00)		1,824.00	1,785.86 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		1,785.86		0.00 DR
		<b>0.00</b>	<b>1,785.86</b>	<b>1,824.00</b>	<b>0.00 DR</b>
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
26/08/2021	15919311 Bght 3000 BEN @ 10.0368	3,000.00	30,140.65		30,140.65 DR
21/09/2021	16261953 Sold 3000 BEN @ 9.0901	(3,000.00)		30,140.65	0.00 DR
		<b>0.00</b>	<b>30,140.65</b>	<b>30,140.65</b>	<b>0.00 DR</b>
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
26/08/2021	15919341 Bght 3000 BOQ @ 9.3600	3,000.00	28,108.08		28,108.08 DR
21/09/2021	16262183 Sold 3000 BOQ @ 8.9600	(3,000.00)		28,108.08	0.00 DR
		<b>0.00</b>	<b>28,108.08</b>	<b>28,108.08</b>	<b>0.00 DR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
26/08/2021	15919261 Bght 500 CBA @ 100.5400	500.00	50,320.27		50,320.27 DR
21/09/2021	16266719 Sold 500 CBA @ 99.7852	(500.00)		50,320.27	0.00 DR
		<b>0.00</b>	<b>50,320.27</b>	<b>50,320.27</b>	<b>0.00 DR</b>
<u>Challenger Limited (CGF.AX)</u>					
01/07/2021	Opening Balance	3,000.00			16,230.00 DR
21/09/2021	16266648 Sold 3000 CGF @ 6.0000	(3,000.00)		20,880.65	4,650.65 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		4,650.65		0.00 DR
		<b>0.00</b>	<b>4,650.65</b>	<b>20,880.65</b>	<b>0.00 DR</b>
<u>Corella Resources Ltd (CR9.AX)</u>					
01/07/2021	Opening Balance	1,500.00			67.50 DR
21/09/2021	16266802 Sold 1500 CR9 @ 0.0480	(1,500.00)		4,698.00	4,630.50 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		4,630.50		0.00 DR
		<b>0.00</b>	<b>4,630.50</b>	<b>4,698.00</b>	<b>0.00 DR</b>
<u>Dreadnought Resources Ltd (DRE.AX)</u>					
01/07/2021	Opening Balance	146,963.00			3,527.11 DR
21/09/2021	16266886 Sold 146963 DRE @ 0.0373	(146,963.00)		2,856.35	670.76 DR
21/09/2021	Unrealised Gain writeback as at 21/09/2021			670.76	0.00 DR
		<b>0.00</b>		<b>3,527.11</b>	<b>0.00 DR</b>
<u>First Wave Cloud Tech Ltd (Fmr Crestal P CRX Fmr Tellus Resources Ltd ) (FCT.AX)</u>					
01/07/2021	Opening Balance	26.00			1.72 DR
30/06/2022	Revaluation - 30/06/2022 @ \$0.047000 (System Price) - 26.000000 Units on hand			0.50	1.22 DR
		<b>26.00</b>		<b>0.50</b>	<b>1.22 DR</b>
<u>Fortescue Metals Group Ltd (FMG.AX)</u>					
01/07/2021	Opening Balance	1,000.00			23,340.00 DR
21/09/2021	16266990 Sold 1000 FMG @ 14.9100	(1,000.00)		24,459.43	1,119.43 CR

# The L & MD Cooper Superannuation Fund

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/09/2021	Unrealised Gain writeback as at 21/09/2021		1,119.43		0.00 DR
		<b>0.00</b>	<b>1,119.43</b>	<b>24,459.43</b>	<b>0.00 DR</b>
<u>loof Holdings Limited (IFL.AX)</u>					
02/09/2021	16013211 Bght 6000 IFL @ 4.7478	6,000.00	28,515.48		28,515.48 DR
21/09/2021	16267066 Sold 6000 IFL @ 4.0773	(6,000.00)		28,515.48	0.00 DR
		<b>0.00</b>	<b>28,515.48</b>	<b>28,515.48</b>	<b>0.00 DR</b>
<u>Meridian Energy Limited (MEZ.AX)</u>					
01/07/2021	Opening Balance	700.00			3,465.00 DR
21/09/2021	16267139 Sold 700 MEZ @ 5.0100	(700.00)		5,301.90	1,836.90 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		1,836.90		0.00 DR
		<b>0.00</b>	<b>1,836.90</b>	<b>5,301.90</b>	<b>0.00 DR</b>
<u>Silver City Minerals Limited (SCI.AX)</u>					
01/07/2021	Opening Balance	12,000.00			300.00 DR
21/09/2021	16267223 Sold 12000 SCI @ 0.0360	(12,000.00)		1,083.00	783.00 CR
21/09/2021	Unrealised Gain writeback as at 21/09/2021		783.00		0.00 DR
		<b>0.00</b>	<b>783.00</b>	<b>1,083.00</b>	<b>0.00 DR</b>
<u>Sundance Resources Limited (SDL.AX)</u>					
01/07/2021	Opening Balance	40,000.00			200.00 DR
		<b>40,000.00</b>			<b>200.00 DR</b>
<u>Suncorp Group Limited (SUN.AX)</u>					
02/09/2021	16013167 Bght 3000 SUN @ 12.5800	3,000.00	37,777.74		37,777.74 DR
21/09/2021	16267319 Sold 3000 SUN @ 12.4400	(3,000.00)		37,777.74	0.00 DR
		<b>0.00</b>	<b>37,777.74</b>	<b>37,777.74</b>	<b>0.00 DR</b>
<u>Wesfarmers Limited (WES.AX)</u>					
26/08/2021	15919221 Bght 1000 WES @ 63.9392	1,000.00	64,003.11		64,003.11 DR
27/08/2021	15938778 Sold 1000 WES @ 62.0100	(1,000.00)		64,003.11	0.00 DR
		<b>0.00</b>	<b>64,003.11</b>	<b>64,003.11</b>	<b>0.00 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				3,087.04 DR
01/03/2022	Direct Credit Ato 012721 AT0002000016245207			3,087.04	0.00 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		1,718.57		1,718.57 DR
			<b>1,718.57</b>	<b>3,087.04</b>	<b>1,718.57 DR</b>
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
01/07/2021	Opening Balance				8,856.75 CR
09/02/2022	Online Banking Lyle & Margaret Doris Cooper Boq Refund Payment		8,856.75		0.00 DR
22/06/2022	Direct Credit Cmc Markets Stoc 511749 21588940			350,000.00	350,000.00 CR
22/06/2022	13261921 DE: 514-179 1360293		350,000.00		0.00 DR
			<b>358,856.75</b>	<b>350,000.00</b>	<b>0.00 DR</b>

**Total Debits: 2,330,823.85**

**Total Credits: 2,330,823.85**

**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 30 JUNE 2022**

Present: Margaret Doris Cooper (Chair)  
Lyle Cooper

Business: The Trustees agreed to take an allocated pension of \$3000 per month for the next financial year.

Closure: There being no further business the meeting was declared closed.  
Signed as a correct record.



Margaret Doris Cooper  
Chair

**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 31 MAY 2022**

Present: Margaret Doris Cooper (Chair)  
Lyle Cooper

Business: It was decided by the Trustees that it was prudent to continue to not invest money in the stock market at this stage.

Closure: There being no further business the meeting was declared closed.  
Signed as a correct record.



Margaret Doris Cooper  
Chair



**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 31 MARCH 2022**

Present: Margaret Doris Cooper (Chair)  
Lyle Cooper

Business: It was decided by the Trustees that it was prudent to continue to not invest money in the stock market at this stage.

Closure: There being no further business the meeting was declared closed.  
Signed as a correct record.



Margaret Doris Cooper  
Chair

**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 15 JANUARY 2022**

Present: Margaret Doris Cooper (Chair)  
Lyle Cooper

Business: It was decided by the Trustees that it was prudent to not invest money in the stock market at this stage.

Closure: There being no further business the meeting was declared closed.

Signed as a correct record.

  
.....  
Margaret Doris Cooper  
Chair

**MINUTES OF A MEETING OF THE TRUSTEES OF THE L & M D COOPER  
SUPERANNUATION FUND**

**HELD AT THE TRUSTEES ADDRESS 11 KERNEL STREET THE GAP**

**ON 1 AUGUST 2021**

Present: Margaret Doris Cooper (Chairman)  
Lyle Cooper

Business: The Trustees were no sure which way the market was going and decided not to buy any shares until the market corrected.

Closure: There being no further business the meeting was declared closed.

Signed as a correct record.



.....  
Margaret Doris Cooper  
Chair

# D - Pension Documentation

2022 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

## Supporting Documents

- Pension Summary Report Report
- Transfer Balance Account Summary Report

## Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

The L & MD Cooper Superannuation Fund

# Pension Summary

As at 30 June 2022

**Member Name :** Cooper, Lyle

**Member Age :** 80\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
COOLYL00001P	Account Based Pension	01/07/2010	36.67%	3.50%	\$8,780.00*	N/A	\$18,000.00	\$0.00	\$18,000.00	NIL

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

					<b>\$8,780.00</b>	<b>\$0.00</b>	<b>\$18,000.00</b>	<b>\$0.00</b>	<b>\$18,000.00</b>	<b>\$0.00</b>
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**Member Name :** Cooper, Margaret

**Member Age :** 78\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
COOMAR00001P	Account Based Pension	01/07/2010	73.79%	3.00%	\$6,200.00*	N/A	\$18,000.00	\$0.00	\$18,000.00	NIL

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

					<b>\$6,200.00</b>	<b>\$0.00</b>	<b>\$18,000.00</b>	<b>\$0.00</b>	<b>\$18,000.00</b>	<b>\$0.00</b>
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**Total :**

					<b>\$14,980.00</b>	<b>\$0.00</b>	<b>\$36,000.00</b>	<b>\$0.00</b>	<b>\$36,000.00</b>	<b>\$0.00</b>
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\*Age as at 01/07/2021 or pension start date for new pensions.

The L & MD Cooper Superannuation Fund  
**Transfer Balance Account Summary**

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Lyle Cooper	Below Cap	01/07/2021		Cap Indexation (82.00%) - Highest TBA (296269.51/ 1600000.00)	N/A				1,682,000.00	1,385,730.49
		01/07/2021		Opening Balance				<b>296,269.51</b>	<b>1,682,000.00</b>	<b>1,385,730.49</b>
		<hr/>								
Margaret Cooper	Below Cap	01/07/2021		Cap Indexation (84.00%) - Highest TBA (259002.97/ 1600000.00)	N/A				1,684,000.00	1,424,997.03
		01/07/2021		Opening Balance				<b>259,002.97</b>	<b>1,684,000.00</b>	<b>1,424,997.03</b>
		<hr/>								

# E - Estate Planning

2022 Financial Year

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**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