

**DRYDEN SUPERANNUATION FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2016 TO 30 JUNE 2017**

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Coull & Prior  
285 St Vincent Street  
Port Adelaide SA 5015

# DRYDEN SUPERANNUATION FUND

## FINANCIAL STATEMENTS INDEX

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Statement of Financial Position  
Operating Statement  
Notes to the Financial Statements  
Trustees Declaration  
Audit Report  
Statement of Taxable Income  
Deferred Tax Reconciliation  
Trustee Minute/Resolution  
Members Statements  
Members Summary Report  
Member Contribution Caps Report  
Investment Summary Report  
Investment Income Report  
Investment Disposals Summary Report  
Detailed Purchase and Disposal Report

DRYDEN SUPERANNUATION FUND  
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2017

|  | 2017             | 2016             |
|--|------------------|------------------|
|  | \$               | \$               |
| Investments                                    |                  |                  |
| Shares in Listed Companies (Australian)        | 1,044.00         | 700.00           |
|  | <u>1,044.00</u>  | <u>700.00</u>    |
| Other Assets                                   |                  |                  |
| Cash at Bank                                   | 70.45            | 726.74           |
| BankWest Business Telenet Saver                | 90.98            | 89.92            |
| Sundry Debtors                                 | 19,573.72        | 20,669.73        |
| Deferred Tax Asset                             | 13,010.25        | 13,060.41        |
|  | <u>32,745.40</u> | <u>34,546.80</u> |
| Total Assets                                   | <u>33,789.40</u> | <u>35,246.80</u> |
| Less:  |                  |                  |
| Liabilities                                    |                  |                  |
| Income Tax Payable (Note 6)                    | 10,454.84        | 10,584.98        |
| PAYG Payable                                   | 318.00           | -                |
| ATO - Income Tax Account (Note 6)              | 900.00           | -                |
|  | <u>11,672.84</u> | <u>10,584.98</u> |
| Net Assets Available to Pay Benefits           | <u>22,116.56</u> | <u>24,661.82</u> |
| Represented by:                                |                  |                  |
| Liability for Accrued Benefits (Notes 2, 3, 4) |                  |                  |
| Dryden, Clive                                  | -                | -                |
| Dryden, Clive                                  | 8,343.56         | -                |
| Dryden, Clive                                  | 13,773.00        | 24,661.82        |
|  | <u>22,116.56</u> | <u>24,661.82</u> |

The accompanying notes form part of these financial statements

DRYDEN SUPERANNUATION FUND  
OPERATING STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2017

|   | 2017       | 2016      |
|---|------------|-----------|
|   | \$         | \$        |
| Income  |            |           |
| Dividends Received  | 64.00      | 10.00     |
| Employer Contributions - Concessional                           | 16,598.09  | 38,098.02 |
| Increase in Market Value of Investments (Note 5)                | 344.00     | -         |
| Interest Received   | 1.08       | 1.72      |
|   | 17,007.17  | 38,109.74 |
| Expenses  |            |           |
| ATO Supervisory Levy  | -          | 259.00    |
| Bank Charges  | 60.00      | 60.00     |
| Decrease in Market Value of Investments (Note 5)                | -          | 8,782.00  |
| Fines   | 900.00     | -         |
| Pensions Paid - Unrestricted Non Preserved - Taxable            | 14,944.00  | 21,396.38 |
| Storage Fees  | 1,168.40   | -         |
|   | 17,072.40  | 30,497.38 |
| Benefits Accrued as a Result of Operations before<br>Income Tax | (65.23)    | 7,612.36  |
| Income Tax (Note 6)   |            |           |
| Income Tax Expense  | 2,480.03   | 4,346.92  |
|   | 2,480.03   | 4,346.92  |
| Benefits Accrued as a Result of Operations                      | (2,545.26) | 3,265.44  |

The accompanying notes form part of these financial statements

DRYDEN SUPERANNUATION FUND  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2017

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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 associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis unless stated otherwise 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 trustees/ directors of the trustee company.

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 market values, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are 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 value has 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. investment properties at the trustees' assessment of their realizable value.

Financial liabilities, such as trade creditors and other payables, are measured at the

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DRYDEN SUPERANNUATION FUND  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2017

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gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the fund's financial liabilities is 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 as it accrues.

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and 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 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. Income Tax

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

Current income tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts

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DRYDEN SUPERANNUATION FUND  
 NOTES TO THE FINANCIAL STATEMENTS  
 FOR THE YEAR ENDED 30 JUNE 2017

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expected to be paid to (recovered from) the relevant taxation authority.

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

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

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

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

f. Goods and Services Tax (GST)

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

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

g. 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.

2. Liability for Accrued Benefits

Changes in the Liability for Accrued Benefits are as follows:

|  | 2017       | 2016      |
|--|------------|-----------|
|  | \$         | \$        |
| Liability for Accrued Benefits at beginning of period      | 24,661.82  | 21,396.38 |
| Add:   |            |           |
| Benefits Accrued as a Result of Operations                 | (2,545.26) | 3,265.44  |
| - Adjustment of Deferred Tax Liability /Deferred Tax Asset | -          | -         |
|  | 22,116.56  | 24,661.82 |
| Liability for Accrued Benefits at end of period            | 22,116.56  | 24,661.82 |

3. Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any other factor other than resignation from the fund) and include

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DRYDEN SUPERANNUATION FUND  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2017

benefits which members were entitled to receive had they terminated their fund membership as at the reporting date.

|                 | 2017      | 2016      |
|-----------------|-----------|-----------|
|                 | \$        | \$        |
| Vested Benefits | 22,116.56 | 24,661.82 |

4. Guaranteed Benefits

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

5. Changes in Market Values

Investments and other assets of the fund are valued at the end of the reporting period as described in Note 1 - Summary of Significant Accounting Policies. A detailed schedule of investments is attached to these financial statements. A summary of the change in Market Values is as follows:

|   | 2017   | 2016       |
|---|--------|------------|
|   | \$     | \$         |
| Other Assets                            | -      | (9,100.00) |
| Shares in Listed Companies (Australian) | 344.00 | 318.00     |
|   | 344.00 | (8,782.00) |

6. Income Tax

Income Tax is payable by the superannuation fund at the rate of 15% on the contributions received and the income of the fund. There has been no change in the Income Tax rate during the year.

The Income Tax payable by the superannuation fund has been calculated as follows:

|  | 2017     | 2016       |
|--|----------|------------|
|  | \$       | \$         |
| Benefits accrued as a result of operations before income tax | (65.23)  | 7,612.36   |
| Prima facie income tax on accrued benefits                   | (9.78)   | 1,141.85   |
| Add/(Less) Tax Effect of:                                    |          |            |
| Increase in Market Value of Investments                      | (51.60)  | -          |
| Bank Charges   | 7.29     | -          |
| Decrease in Market Value of Investments                      | -        | 1,317.30   |
| Fines  | 135.00   | -          |
| Pensions Paid - Unrestricted Non Preserved - Taxable         | 2,241.60 | 3,209.46   |
| Storage Fees   | 142.03   | -          |
| Exempt Pension Income  | (11.25)  | (.75)      |
| Imputed Credits  | (23.32)  | (3.64)     |
| Movement in Deferred Tax Liability/Deferred Tax Asset        | 50.16    | (1,317.30) |
| Other  | (.10)    | -          |



DRYDEN SUPERANNUATION FUND  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2017

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|                    |                 |                 |
|--------------------|-----------------|-----------------|
|                    | <u>2,489.81</u> | <u>3,205.07</u> |
| Income Tax Expense | <u>2,480.03</u> | <u>4,346.92</u> |

Income tax expense comprises:

|   |                 |                 |
|---|-----------------|-----------------|
| Income Tax Payable/(Refundable)                       | 1,157.87        | 5,664.22        |
| Movement in Deferred Tax Liability/Deferred Tax Asset | 50.16           | (1,317.30)      |
| Tax Instalments Paid                                  | 1,272.00        | -               |
|   | <u>2,480.03</u> | <u>4,346.92</u> |

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# DRYDEN 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.

The trustees declare that:

- i. the financial statements and notes to the financial statements for the year ended 30 June 2017 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2017 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 2017.

Specifically, the trustees declare that:

- in accordance with s 120 of the *Superannuation Industry (Supervision) Act 1993* no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s 50 of the *Superannuation (Supervision) Act 1993* and reg 13.14 of the *Superannuation Industry (Supervision) Regulations 1994*; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements

Signed in accordance with a resolution of the trustees by:

Clive Dryden  
Trustee

Maureen Leeson  
Trustee

DATED: 19/03/2019

DRYDEN SUPERANNUATION FUND  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT

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Approved SMSF auditor details

|                           |                      |
|---------------------------|----------------------|
| Name                      | Anthony William Boys |
| Business name             |                      |
| Business postal address   | Po Box 3376          |
|                           | Rundle Mall SA 5000  |
| SMSF auditor number (SAN) | 100014140            |

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Self-managed superannuation fund details

|   |                            |
|---|----------------------------|
| Self-managed superannuation fund (SMSF) name              | DRYDEN SUPERANNUATION FUND |
| Australian business number (ABN) or tax file number (TFN) | 66385029361                |
| Address   | 5/3108 the Boulevard       |
|   | Carrara QLD 4211           |
| Year of income being audited                              | 2017                       |

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To the SMSF trustees

|                         |                            |
|-------------------------|----------------------------|
| To the SMSF trustees of | DRYDEN SUPERANNUATION FUND |
|-------------------------|----------------------------|

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# DRYDEN SUPERANNUATION FUND SELF-MANAGED SUPERANNUATION FUND INDEPENDENT AUDITOR'S REPORT

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## PART A - FINANCIAL REPORT

### Approved SMSF auditor's Opinion

I have audited the special purpose financial report comprising the Statement of Financial Position as at 30 June 2017, and the Operating Statement for the year then ended, a summary of significant accounting policies and other explanatory notes of the DRYDEN SUPERANNUATION FUND for the year ended 30 June 2017.

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2017 and the results of its operations for the year then ended.

### Basis for Opinion

My audit has been conducted in accordance with Australian Auditing Standards<sup>1</sup>. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the self-managed superannuation fund in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

### Emphasis of Matter - Basis of accounting

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist DRYDEN SUPERANNUATION FUND meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes.

### Responsibility of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund. The going concern basis of accounting is appropriate when it is reasonably foreseeable that the fund will be able to meet its liabilities as they fall due.

The trustees are responsible for overseeing the fund's financial reporting process.

### Approved SMSF auditor's responsibility for the audit of the financial report

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustees.

My objective is to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic

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<sup>1</sup>The Australian Auditing Standards issued by the Auditing and Assurance Standards Board.

# DRYDEN SUPERANNUATION FUND

## SELF-MANAGED SUPERANNUATION FUND

### INDEPENDENT AUDITOR'S REPORT

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decisions of trustees taken on the basis of this financial report.

I have complied with the competency standards set by Australian Securities & Investments Commission (ASIC). My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I 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.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit 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 fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during the audit.

#### PART B - COMPLIANCE REPORT

##### Approved SMSF Auditor's Opinion

I have performed a reasonable assurance engagement on the (name of superannuation fund) to provide an opinion in relation to its compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below in the Approved SMSF auditor's Responsibility section of this report.

In my opinion, each trustee of (name of superannuation fund) has complied, in all material respects, with the applicable provisions of the SISA and the SISR specified below, for the year ended 30 June 2017.

##### Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

##### Independence and quality control

DRYDEN SUPERANNUATION FUND  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT

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I have complied with the independence requirements in accordance with the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the SISR.

I apply Australian Standard on Quality Control 1 ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

I have complied with the competency standards set by ASIC.

SMSF trustees' responsibility for compliance

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR and for identifying, designing and implementing internal controls as they determine necessary to meet compliance requirements and monitor ongoing compliance.

Approved SMSF auditor's responsibility for the compliance report

My responsibility is to express an opinion on the trustees' compliance with the applicable requirements of the SISA and the SISR, based on the compliance engagement. My procedures included testing that the fund has an investment strategy that complies with the SISA and that the trustees make investments in line with that strategy, however, no opinion is made on its appropriateness to the fund members.

My reasonable assurance engagement has been conducted in accordance with applicable Standards on Assurance Engagements issued by the Auditing and Assurance Standards Board, to provide reasonable assurance that the trustees of the fund have complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

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

An assurance engagement to report on the fund's compliance with the applicable requirements of the SISA and the SISR involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2017.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected. A reasonable assurance engagement does not provide assurance on whether compliance with the listed provisions will continue in the future.

Signature of approved SMSF auditor : .....

Anthony William Boys

Date : 19/03/2019

**DRYDEN SUPERANNUATION FUND**  
**SELF-MANAGED SUPERANNUATION FUND**  
**INDEPENDENT AUDITOR'S REPORT**

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Appendix 1- Explanation of listed sections and regulations in compliance report

This appendix is included to assist with the meaning of the legislation and regulations listed above

| Section or Regulation | Explanation  |
|-----------------------|--|
| S17A                  | The fund must meet the definition of an SMSF   |
| S35AE                 | The trustees must keep and maintain accounting records for a minimum of five years   |
| S35B                  | The trustees must prepare, sign and retain accounts and statements   |
| S35C(2)               | The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor   |
| S62                   | <p>The fund must be maintained for the sole purpose of providing benefits to any or all of the following:</p> <ul style="list-style-type: none"> <li>• fund members upon their retirement</li> <li>• fund members upon reaching a prescribed age</li> <li>• the dependants of a fund member in the case of the member's death before retirement</li> </ul> |
| S65                   | The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year  |
| S66                   | The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund   |
| S67                   | The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)  |
| S67A & 67B            | The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)  |
| S82-85                | The trustees must comply with the in-house asset rules   |
| S103                  | The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years  |

**DRYDEN SUPERANNUATION FUND  
SELF-MANAGED SUPERANNUATION FUND  
INDEPENDENT AUDITOR'S REPORT**

Appendix 1 (Continued)

|                   |  |
|-------------------|--|
| S104              | The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years                                 |
| S104A             | Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration   |
| S105              | The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years   |
| S109              | All investment transactions must be made and maintained at arms- length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return     |
| S126K             | A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund  |
| Sub Reg 1.06 (9A) | Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7   |
| Reg 4.09          | Trustees must formulate, regularly review and give effect to an investment strategy for the fund   |
| Reg 4.09A         | The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor |
| Reg 5.03          | Investment returns must be allocated to members in a manner that is fair and reasonable  |
| Reg 5.08          | Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion                    |
| Reg 6.17          | Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed  |
| Reg 7.04          | Contributions can only be accepted in accordance with the applicable rules for the year being audited  |
| Reg 8.02B         | When preparing accounts and statements required by subsection 35B(1) of the SISA, an asset must be valued at its market value  |
| Reg 13.12         | Trustees must not recognise an assignment of a super interest of a member or beneficiary   |
| Reg 13.13         | Trustees must not recognise a charge over or in relation to a member's benefits  |
| Reg 13.14         | Trustees must not give a charge over, or in relation to, an asset of the fund  |
| Reg 13.18AA       | Investments in collectables and personal use assets must be maintained in accordance with prescribed rules   |



DRYDEN SUPERANNUATION FUND  
STATEMENT OF TAXABLE INCOME  
FOR THE YEAR ENDED 30 JUNE 2017

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|  |           |
|--|-----------|
|  | 2017      |
|  | \$        |
| Benefits Accrued as a Result of Operations before Income Tax | (65.00)   |
| Less:  |           |
| Increase in Market Value of Investments                      | (344.00)  |
| Exempt Pension Income  | (75.00)   |
|  | <hr/>     |
|  | (419.00)  |
|  | <hr/>     |
|  | (484.00)  |
| Add:   |           |
| Fines  | 900.00    |
| Pensions Paid - Unrestricted Non Preserved - Taxable         | 14,944.00 |
| Pension Member Non Deductible Expenses                       | 995.00    |
| Imputed Credits  | 27.00     |
|  | <hr/>     |
|  | 16,866.00 |
|  | <hr/>     |
| Taxable Income   | 16,382.00 |
|  | <hr/>     |
| Tax Payable on Taxable Income                                | 2,457.30  |
| Less:  |           |
| Imputed Credits  | 27.43     |
| Instalments Paid   | 1,272.00  |
|  | <hr/>     |
|  | 1,299.43  |
|  | <hr/>     |
| Income Tax Payable/(Refund)                                  | 1,157.87  |
| Add:   |           |
| Supervisory levy   | 259.00    |
| Total Amount Due or Refundable                               | 1,416.87  |
|  | <hr/>     |

**DRYDEN SUPERANNUATION FUND**  
**DEFERRED TAX RECONCILIATION**  
**FOR THE YEAR ENDED 30 JUNE 2017**

| Account Code  | Account   | Revaluation/Tax<br>Deferred Amount | Permanent<br>Difference | Amount             |
|---|---|------------------------------------|-------------------------|--------------------|
|   |   | \$                                 | \$                      | \$                 |
| <b>Revaluations</b>   |   |                                    |                         |                    |
| 776/012   | Fortescue Metals Group Ltd                              | 344.00                             | (9.63)                  | 334.37             |
|   |   | <u>344.00</u>                      | <u>(9.63)</u>           | <u>334.37</u>      |
|   |   | <u>344.00</u>                      | <u>(9.63)</u>           | <u>334.37</u>      |
| <b>Deferred Tax Liability/ (Deferred Tax Asset) Summary</b> |   |                                    |                         |                    |
|   | Opening Balance   |                                    |                         | (13,060.41)        |
|   | Add Increase/(Decrease) in Deferred Tax                 |                                    |                         |                    |
|   | - Current Year Transactions (\$334.37 @ 15%)            |                                    |                         | 50.16              |
|   | - Deferred Tax Adjustments                              |                                    |                         | -                  |
|   | - Current Year Tax Loss                                 |                                    |                         | -                  |
|   | - Change in Capital Loss carried forward (\$0.00 @ 15%) |                                    |                         | -                  |
|   | Closing Balance at 30 June 2017                         |                                    | <u>\$</u>               | <u>(13,010.25)</u> |

MEMORANDUM OF RESOLUTIONS OF  
DRYDEN  
ATF DRYDEN SUPERANNUATION FUND

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FINANCIAL STATEMENTS OF  
SUPERANNUATION FUND:

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.

The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2017 and it was resolved that such statements be and are hereby adopted as tabled.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the superannuation fund be signed.

ANNUAL RETURN:

Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2017, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the fund's assets and the fund's investment performance over the financial year were reviewed and found to be within 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.

ALLOCATION OF INCOME:

It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2017.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2017.

AUDITORS

It was resolved that  
  
Anthony William Boys  
  
of  
  
Po Box 3376  
Rundle Mall SA 5000

act as auditors of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the

fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

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

PAYMENT OF BENEFITS

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

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

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

CLOSURE:

Signed as a true record –

..... 19/03/2019  
Clive Dryden

..... 19/03/2019  
Maureen Leeson

DRYDEN SUPERANNUATION FUND  
SCHEDULE OF PURCHASES AND SALES OF FUND ASSETS  
FOR THE REPORTING PERIOD ENDED 30 JUNE 2017

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Details

No of Units

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**Member's Statement**  
**DRYDEN SUPERANNUATION FUND**

**MR CLIVE DRYDEN**  
**5/3108 THE BOULEVARD**  
**CARRARA QLD 4211**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2017 and for the reporting period 1 July 2016 to 30 June 2017.

|                           |                   |                              |            |
|---------------------------|-------------------|------------------------------|------------|
| Your Details              |                   | Your Balance                 |            |
| Date of Birth             | 16 September 1949 | Total Benefits               | \$8,343.56 |
| Tax File Number           | Provided          | Comprising:                  |            |
| Date Joined Fund          | 11 February 2003  | - Preserved                  |            |
| Service Period Start Date | 1 July 2000       | - Restricted Non Preserved   |            |
| Date Left Fund            |                   | - Unrestricted Non Preserved | \$8,343.56 |
| Member Mode               | Pension           | Including:                   |            |
| Account Description       |                   | - Tax Free Component         |            |
| Current Salary            |                   | - Taxable Component          | \$8,343.56 |
| Vested Amount             | \$8,343.56        | Tax Free Proportion          | 0.00%      |
| Insured Death Benefit     |                   | Taxable Proportion           | 100.00%    |
| Total Death Benefit       | \$8,343.56        |                              |            |
| Disability Benefit        |                   |                              |            |
| Nominated Beneficiaries   |                   |                              |            |

| Your Detailed Account  | Preserved | Restricted Non Preserved | Unrestricted Non Preserved | Total      |
|--|-----------|--------------------------|----------------------------|------------|
| Opening Balance at 1 July 2016                               |           |                          |                            |            |
| <u>Add: Increases to Member's Account During the Period</u>  |           |                          |                            |            |
| Concessional Contributions                                   |           |                          |                            |            |
| Non-Concessional Contributions                               |           |                          |                            |            |
| Other Contributions  |           |                          |                            |            |
| Govt Co-Contributions  |           |                          |                            |            |
| Employer Contributions - No TFN                              |           |                          |                            |            |
| Proceeds of Insurance Policies                               |           |                          |                            |            |
| Share of Net Income/(Loss) for period                        |           |                          | (1,374.26)                 | (1,374.26) |
| Transfers in and transfers from reserves                     |           |                          | 24,661.82                  | 24,661.82  |
|  |           |                          | 23,287.56                  | 23,287.56  |
|  |           |                          | 23,287.56                  | 23,287.56  |
| <u>Less: Decreases to Member's Account During the Period</u> |           |                          |                            |            |
| Benefits/Pensions Paid                                       |           |                          | 14,944.00                  | 14,944.00  |
| Contributions Tax  |           |                          |                            |            |
| Income Tax   |           |                          |                            |            |
| No TFN Excess Contributions Tax                              |           |                          |                            |            |
| Division 293 Tax   |           |                          |                            |            |
| Excess Contributions Tax                                     |           |                          |                            |            |
| Refund Excess Contributions                                  |           |                          |                            |            |
| Insurance Policy Premiums Paid                               |           |                          |                            |            |
| Management Fees  |           |                          |                            |            |
| Share of fund expenses                                       |           |                          |                            |            |
| Transfers out and transfers to reserves                      |           |                          |                            |            |
|  |           |                          | 14,944.00                  | 14,944.00  |
| Member's Account Balance at 30/06/2017                       |           |                          | 8,343.56                   | 8,343.56   |

Reference: DRYDEN / 502

#### Availability of Other Fund Information

Other information about the Fund is available at your request from the Trustee. If you would like any further information, please contact the Trustee.

#### Trustee's Disclaimer

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

Signed by all the trustees of the fund

Clive Dryden  
Trustee

Maureen Leeson  
Trustee

Statement Date: 19 March 2019

**Member's Statement**  
**DRYDEN SUPERANNUATION FUND**

**MR CLIVE DRYDEN**  
**5/3108 THE BOULEVARD**  
**CARRARA QLD 4211**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2017 and for the reporting period 1 July 2016 to 30 June 2017.

|                           |                   |                              |             |
|---------------------------|-------------------|------------------------------|-------------|
| Your Details              |                   | Your Balance                 |             |
| Date of Birth             | 16 September 1949 | Total Benefits               | \$13,773.00 |
| Tax File Number           | Provided          | Comprising:                  |             |
| Date Joined Fund          | 11 February 2003  | - Preserved                  |             |
| Service Period Start Date | 1 July 2000       | - Restricted Non Preserved   |             |
| Date Left Fund            |                   | - Unrestricted Non Preserved | \$13,773.00 |
| Member Mode               | Accumulation      | Including:                   |             |
| Account Description       |                   | - Tax Free Component         |             |
| Current Salary            |                   | - Taxable Component          | \$13,773.00 |
| Vested Amount             | \$13,773.00       |                              |             |
| Insured Death Benefit     |                   |                              |             |
| Total Death Benefit       | \$13,773.00       |                              |             |
| Disability Benefit        |                   |                              |             |
| Nominated Beneficiaries   |                   |                              |             |

| Your Detailed Account  | Preserved | Restricted Non Preserved | Unrestricted Non Preserved | Total     |
|--|-----------|--------------------------|----------------------------|-----------|
| Opening Balance at 1 July 2016                               |           |                          | 24,661.82                  | 24,661.82 |
| <u>Add: Increases to Member's Account During the Period</u>  |           |                          |                            |           |
| Concessional Contributions                                   |           |                          | 16,598.09                  | 16,598.09 |
| Non-Concessional Contributions                               |           |                          |                            |           |
| Other Contributions  |           |                          |                            |           |
| Govt Co-Contributions  |           |                          |                            |           |
| Employer Contributions - No TFN                              |           |                          |                            |           |
| Proceeds of Insurance Policies                               |           |                          |                            |           |
| Share of Net Income/(Loss) for period                        |           |                          | (317.63)                   | (317.63)  |
| Transfers in and transfers from reserves                     |           |                          |                            |           |
|  |           |                          | 16,280.46                  | 16,280.46 |
|  |           |                          | 40,942.28                  | 40,942.28 |
| <u>Less: Decreases to Member's Account During the Period</u> |           |                          |                            |           |
| Benefits/Pensions Paid                                       |           |                          |                            |           |
| Contributions Tax  |           |                          | 2,489.75                   | 2,489.75  |
| Income Tax   |           |                          | 17.71                      | 17.71     |
| No TFN Excess Contributions Tax                              |           |                          |                            |           |
| Division 293 Tax   |           |                          |                            |           |
| Excess Contributions Tax                                     |           |                          |                            |           |
| Refund Excess Contributions                                  |           |                          |                            |           |
| Insurance Policy Premiums Paid                               |           |                          |                            |           |
| Management Fees  |           |                          |                            |           |
| Share of fund expenses                                       |           |                          |                            |           |
| Transfers out and transfers to reserves                      |           |                          | 24,661.82                  | 24,661.82 |
|  |           |                          | 27,169.28                  | 27,169.28 |
| Member's Account Balance at 30/06/2017                       |           |                          | 13,773.00                  | 13,773.00 |

Reference: DRYDEN / 503



#### Availability of Other Fund Information

Other information about the Fund is available at your request from the Trustee. If you would like any further information, please contact the Trustee.

#### Trustee's Disclaimer

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

Signed by all the trustees of the fund

Clive Dryden  
Trustee

Maureen Leeson  
Trustee

Statement Date: 19 March 2019

DRYDEN SUPERANNUATION FUND  
MEMBER'S SUMMARY REPORT AT 30 JUNE 2017

| Member's Details   | O/B    | Increases |        |         |         |       | Decreases |         |         |        |            | C/B |            |
|--|--------|-----------|--------|---------|---------|-------|-----------|---------|---------|--------|------------|-----|------------|
|  |        | Contrib   | Tra In | Profit  | Ins Pol | Tax   | Exp       | Ins Pol | Tra Out | Ben Pd | Excess Tax |     | Refund Con |
| DRYDEN, CLIVE<br>Member Mode: Pension<br>5/3108 the Boulevard<br>Carrara QLD 4211      |        |           | 24,662 | (1,374) |         |       |           |         |         | 14,944 |            |     | 8,344      |
| DRYDEN, CLIVE<br>Member Mode: Accumulation<br>5/3108 the Boulevard<br>Carrara QLD 4211 | 24,662 | 16,598    |        | (318)   |         | 2,507 |           |         | 24,662  |        |            |     | 13,773     |
|  | 24,662 | 16,598    | 24,662 | (1,692) |         | 2,507 |           |         | 24,662  | 14,944 |            |     | 22,117     |

DRYDEN SUPERANNUATION FUND  
 Member Contribution Caps Report  
 CLIVE DRYDEN at 30/06/2017

|                                      | 2017      | 2016      | 2015      | 2014      | 2013      |
|--------------------------------------|-----------|-----------|-----------|-----------|-----------|
| Age                                  | 67        | 66        | 65        | 64        | 63        |
| Concessional Cap                     | 35,000.00 | 35,000.00 | 35,000.00 | 35,000.00 | 25,000.00 |
| YTD Concessional Contributions       | 16,598.09 | 38,098.02 | 30,748.70 | 12,322.19 | 8,332.43  |
| Excess Concessional Contributions    | 0.00      | 3,098.02  | 0.00      | 0.00      | 0.00      |
| Amount of Concessional Cap remaining | 18,401.91 | 0.00      | 4,251.30  | 22,677.81 | 16,667.57 |

|   | 2017       | 2016       | 2015       | 2014       | 2013       |
|---|------------|------------|------------|------------|------------|
| <i>Total Super Balance as at 30/06/201X* Based on previous financial year balance</i> | N/A        | N/A        | N/A        | N/A        | N/A        |
| General Transfer Cap Limit  | N/A        | N/A        | N/A        | N/A        | N/A        |
| Non-Concessional Cap  | 180,000.00 | 180,000.00 | 180,000.00 | 150,000.00 | 150,000.00 |
| YTD Non-Concessional Contributions including Excess Concessional Contributions        | 0.00       | 3,098.02   | 0.00       | 0.00       | 0.00       |
| Excess Non-Concessional Contributions   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Amount of Non-Concessional Cap remaining  | 180,000.00 | 176,901.98 | 180,000.00 | 150,000.00 | 150,000.00 |

DRYDEN SUPERANNUATION FUND  
INVESTMENT SUMMARY REPORT AT 30 JUNE 2017

| Investment   | Units    | Ave Cost  | Mkt Price | Mkt Date   | Cost      | Market   | Unrealised Gain/(Loss) | Percent Gain/(Los | Percent Total |
|--|----------|-----------|-----------|------------|-----------|----------|------------------------|-------------------|---------------|
| Cash/Bank Accounts   |          |           |           |            |           |          |                        |                   |               |
| BankWest Business Telenet Saver  | 1.0000   | 90.98     | 90.9800   |            | 90.98     | 90.98    |                        |                   | 7.55%         |
| Cash at Bank   | 1.0000   | 70.45     | 70.4500   |            | 70.45     | 70.45    |                        |                   | 5.84%         |
|  |          |           |           |            | 161.43    | 161.43   |                        |                   | 13.39%        |
| Other Assets   |          |           |           |            |           |          |                        |                   |               |
| Artworks-Rolf Harris-The Sun Has Set on Venice & Anna Razumovskaya-Red Passion | 2.0000   | 45,500.00 |           |            | 91,000.00 |          | (91,000.00)            | (100.00%)         |               |
|  |          |           |           |            | 91,000.00 |          | (91,000.00)            | (100.00%)         |               |
| Shares in Listed Companies (Australian)  |          |           |           |            |           |          |                        |                   |               |
| Fortescue Metals Group Ltd   | 200.0000 | 5.08      | 5.2200    | 30/06/2017 | 1,015.10  | 1,044.00 | 28.90                  | 2.85%             | 86.61%        |
|  |          |           |           |            | 1,015.10  | 1,044.00 | 28.90                  | 2.85%             | 86.61%        |
|  |          |           |           |            | 92,176.53 | 1,205.43 | (90,971.10)            | (98.69%)          | 100.00%       |

DRYDEN SUPERANNUATION FUND  
INVESTMENT INCOME REPORT AT 30 JUNE 2017

| Investment                              | Add             |                   |                     |                     |                    |                |          |            |                 |          |                         | Taxable<br>Income<br>(incl Cap<br>Gains) | Indexed<br>Capital<br>Gains | Discounted<br>Capital<br>Gains* | Other<br>Capital<br>Gains* | Taxable<br>Capital<br>Gains |     |
|---|-----------------|-------------------|---------------------|---------------------|--------------------|----------------|----------|------------|-----------------|----------|-------------------------|--|-----------------------------|---------------------------------|----------------------------|-----------------------------|-----|
|   | Total<br>Income | Franked<br>Amount | Unfranked<br>Amount | Franking<br>Credits | Foreign<br>Credits | TFN<br>Credits | Tax Free | Tax Exempt | Tax<br>Deferred | Expenses | Capital<br>Gains Disc.* |  |                             |                                 |                            |                             | GST |
| Cash/Bank Accounts                      |                 |                   |                     |                     |                    |                |          |            |                 |          |                         |  |                             |                                 |                            |                             |     |
| BankWest<br>Business<br>Telenet Saver   | 1.06            |                   |                     |                     |                    |                |          |            |                 |          |                         |  |                             | 1.06                            |                            |                             |     |
| Cash at Bank                            | 0.02            |                   |                     |                     |                    |                |          |            |                 |          |                         |  |                             | 0.02                            |                            |                             |     |
|   | 1.08            |                   |                     |                     |                    |                |          |            |                 |          |                         |  |                             | 1.08                            |                            |                             |     |
| Shares in Listed Companies (Australian) |                 |                   |                     |                     |                    |                |          |            |                 |          |                         |  |                             |                                 |                            |                             |     |
| Fortescue<br>Metals Group<br>Ltd        | 64.00           | 64.00             |                     | 27.43               |                    |                |          |            |                 |          |                         |  |                             | 91.43                           |                            |                             |     |
|   | 64.00           | 64.00             |                     | 27.43               |                    |                |          |            |                 |          |                         |  |                             | 91.43                           |                            |                             |     |
|   | 65.08           | 64.00             |                     | 27.43               |                    |                |          |            |                 |          |                         |  |                             | 92.51                           |                            |                             |     |

\* Includes Foreign Capital Gains



DRYDEN SUPERANNUATION FUND  
DETAILED PURCHASE AND DISPOSAL REPORT  
AT 30 JUNE 2017

| Date | Details | Units | Unit Price | Amount |
|------|---------|-------|------------|--------|
|------|---------|-------|------------|--------|

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